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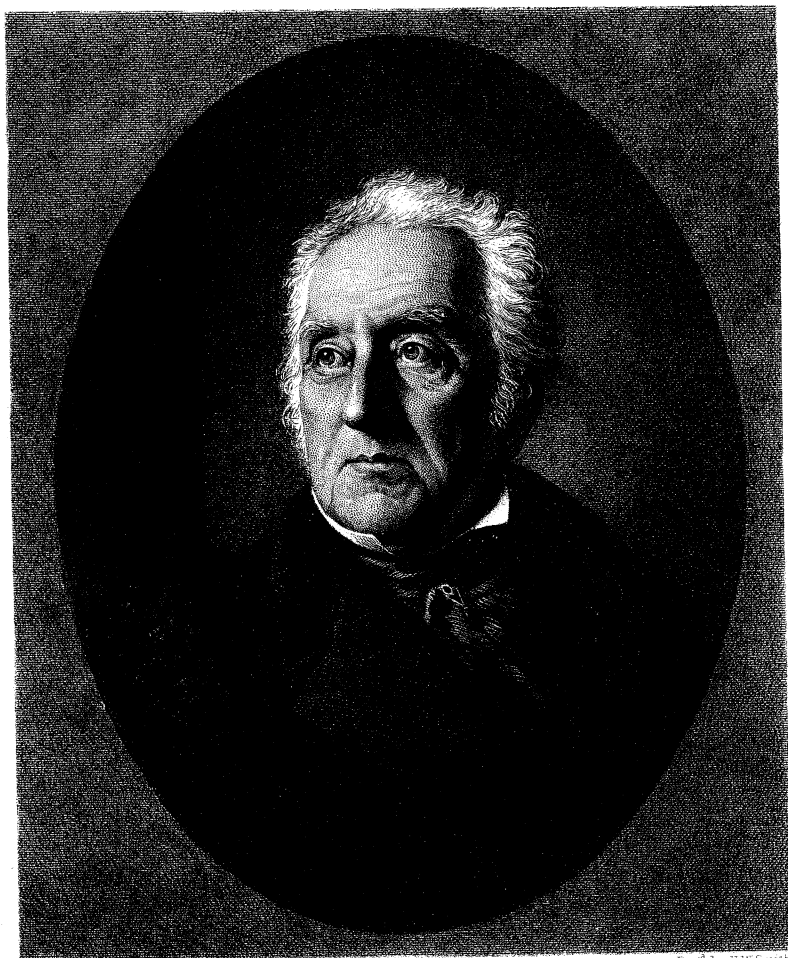
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LIVES
OF
AMERICAN MERCHANTS.

BY FREEMAN HUNT, A. M
EDITOR OF THE MERCHANTS' MAGAZINE, ETC., ETC.

VOL. I.

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PREFACE.

WE have lives of the Poets and the Painters ; lives of Heroes, Philosophers, and Statesmen ; lives of Chief-Justices and Chancellors.

There is a class of men whose patronage of art has been princely in its munificence, as their wealth has equalled that of princes, whose interests have become a chief concern of statesmen, and have involved the issues of peace and war ; whose affairs afford a leading subject of the legislation of States, and fill the largest space in the volumes of modern jurists. This class has produced men who have combined a vast comprehensiveness with a most minute grasp of details, and whose force of mind and will in other situations would have commanded armies and ruled states : they are men, whose plans and combinations take in every continent, and the islands and the waters of every sea ; whose pursuits, though peaceful, occupy people enough to fill armies and man navies ; who have placed science and invention under contribution, and made use of their most ingenious instruments and marvelous discoveries in aid of their enterprises ; who are covering continents with railroads and oceans with steamships ; who can boast the magnificence of the Medici, and the philanthropy of Gresham and of Amos Lawrence ; and whose zeal for science and zeal for philanthropy have penetrated to the highest latitude of the Arctic seas, ever reached by civilized man, in the ships of Grinnell.

Yet no one has hitherto written the *Lives of the Merchants*. There are a few biographies of individuals, such as the life of Gresham ; but there is no collection of such lives which, to the merchant and the merchant's clerk, would convey lessons and present appropriate examples for the conduct of his business life, and be to him the "*Plutarch's Lives*" of Trade ; while for the historical student the lives of the Merchants of the world, and the history of the enterprises of trade, if thoroughly investigated, would throw much light upon the pages of history.

Modern scholars have seen the important bearing of the history of commerce upon the history of the world ; have seen, rather—as who, in this most commercial of all eras, can fail to see?—how large a chapter it forms in the history of the world, although crowded out of the space it ought to fill by the wars and crimes which destroy what it creates. Hume was among the first to call attention to this branch of historical inquiry, and Heeren has investigated with much learning the commerce of the ancients. If we were in possession of lives of the great merchants of antiquity, what light would they not throw upon the origin of States, the foundation of cities, and inventions and discoveries, of which we now do not even know the dates ?

Trade planted Tyre, Carthage, Marseilles, London, and all the Ionic colonies of Greece. Plato was for a while a merchant ; Herodotus, they say, was a merchant. Trade was honorable at Athens, as among all nations of original and vigorous thought ; when we find discredit attached to it, it is among nations of a secondary and less original civilization, like the Romans.

But if commerce forms so large a chapter in the history of the world, what would the history of America be if commerce and men of commerce were left out ? Trade discovered America in the vessels of adventurers, seeking new channels to the old marts of India ; trade planted the American colonies, and made them flourish, even in New England, say what we please about Plymouth Rock ; our colonial growth was the growth of trade—revolution and independence were the results of measures of trade and commercial legislation, although they undoubtedly involved the first principles of free government : the history of the country, its politics and policy, has ever since turned chiefly upon questions of trade and of finance, sailors' rights, protection, banks, and cotton.

Agriculture is doubtless the leading pursuit of the American, as of every other people, being the occupation of the great mass of the population ; but it is not agriculture, it is commerce, that has multiplied with such marvelous rapidity the cities and towns of the United States, and made them grow with such marvelous growth—which has built Chicago in twenty years and San Francisco in five. It is trade that is converting the whole continent into a cultivated field, and binding its ends together with the iron bands of the railroad.

If commerce be thus pre-eminently the characteristic of the country and of the age, it is fit that the *Lives* of the Merchants should be written and read.

Were it not for the picturesque eloquence of Burke, the enterprise of the American merchants of the colonial times would be in danger of being lost sight of in the dazzling brilliance of our commercial career since the Revolution. It is perhaps no exaggeration to say, that the growth of American trade during the colonial period was relatively as great as it has been since; and there are names in the list of the merchants of those times which should find a place and would adorn the pages of American Mercantile Biography. They were no common men who laid those foundations upon which the trade of America has been built; men of enterprise, men of intellect, men of religion.

In this, the first volume of a series of the *Lives* of American Merchants, I propose to begin with what may be called the First Period of our Commercial History as a nation, giving the lives of deceased merchants only. During this period, although but the life of one man in duration, the seed sown by the merchants of the colonial time has attained the growth, the wonderful growth of which we are the witnesses, and enjoy the fruits. Of a few of these remarkable men, by whom the work has thus been carried on, and whose enterprise and wisdom have given scope and impulse and permanence to American commerce, biographies are given in the present volume. I propose in a second volume to give the lives of other merchants of this period, together with those of living merchants; and to give completeness to this collection of Mercantile Biographies, I hope to be able hereafter to do justice to the merchants of the colonial period.

I am indebted, as the reader will see, to the eminent literary ability of EDWARD EVERETT, CHARLES KING, THOMAS G. CARY, S. AUSTIN ALLIBONE, JOHN L. BLAKE, D. D., and others, for valuable contributions.

I deem it unnecessary to go further into details, as to the design and plan of this work, in this place. Nor need I enlarge upon the general subject of commerce, its history, dignity, and usefulness, since the reader will find these topics ably and vividly illustrated in the excellent Introductory Essay, for which I am indebted to GEORGE R. RUSSELL, Esq., of Boston, who is himself a happy illustration of the

union of mercantile enterprise with liberal scholarship. In this volume of Mercantile Biography, a brief notice of Mr. Russell's life will not be out of place. I am sure it will be acceptable to all readers of the essay which follows.

GEORGE ROBERT RUSSELL is the eldest son of Jonathan Russell, a name not unknown in the annals of diplomacy. In 1814, while a boy, he accompanied his father and Mr. Clay to Gottenburg, in the "John Adams;" he and Mr. Lewis, late Collector of Philadelphia, being now the only survivors of the ministers, secretaries, and *attachés*, who went out in that vessel. He afterwards went to Ghent, where he remained during the negotiations which there took place, and was at school in Paris for two years, which included the Hundred Days, and the possession of that city by the allied powers. He graduated at Brown University in 1821, having among his classmates Horace Mann and Samuel G. Howe, the latter of whom was his chum. He studied law under John Sargeant, of Philadelphia, where he was admitted to the bar.

His career at the bar was short. Soon after his admission he made a voyage round Cape Horn, and made himself acquainted with the trade of Chili and Peru. He next visited Canton and Manilla, and in the latter place became well known as the founder of the house of Russell & Sturgis, and was deservedly popular with his numerous correspondents and acquaintances. The favorable results of ten or twelve years' application to business have enabled him to retire from the turmoil of trade, and enjoy his "*otium cum dignitate*" at West Roxbury, in the neighborhood of Boston; in him that *otium* does not degenerate into idleness.

Mr. Russell is a son-in-law of the late ROBERT G. SHAW, of Boston, and I will only add, that if examples were needed in proof of the positions assumed in the Essay, the author might himself be adduced as evidence that the "Merchant" may also be a gentleman and a scholar, as well as an honest and kind-hearted man.

F. H.

INTRODUCTORY ESSAY.

IN the present Essay we propose to consider the calling of the merchant, its history and its influence.

Nothing need be said to show to the mercantile reader the interest and importance of this topic.

But the scholar, also, and the general reader, may feel some interest for the pursuit, which has contributed so largely to the facilities for his own reading and studies; and, by extending its thousand hands to every region of the earth, has collected whatever is curious in science, or desirable in art. That the wisdom of ages may lie within his easy reach, the ship girdles the globe, and every cranny of its surface is ransacked, to supply his wants, and anticipate his wishes. Without wandering from his accustomed range, he may see around him evidences of what learning owes to a profession, which has liberally aided common education, founded schools of science, given names to universities, or encouraged and sustained them from an honorably-earned prosperity; worthy memorials, that it has not labored for outward luxury and present gratification only, but for the solid and enduring benefit of after times.

In the halls of colleges hang the portraits of benefactors, who trafficked in the busy world that they might endow professorships, fill the shelves of libraries, and place at the command of the student whatever is recorded of the genius, intelligence, and industry of man. The calculations of the counting-room involve consequences beyond the accumulation of wealth. They are made, not merely for the actual necessities and artificial requirements of society, but they bring, from strange lands, new objects for investigation, and suggestions which give encouragement to thought.

The man of books may pause before he disdains companionship

with the man of business, or arrogates to himself exclusive property in the field of literature.

The young merchant, in these days, treads hard on the track of the professed scholar. Even in his early novitiate, he is not, now, content with the accomplishments which are deemed requisite in his initiation; and which, though by no means ignoble, do not call for strong mental exertion, nor require, for perfectibility, the length of time often devoted to these mysteries. He seeks more than can be found in his routine of duties. He is not satisfied with proficiency in sweeping store, making fires, and trimming lamps; in being an errand boy or a copying-machine; and his higher aspirations are aided by the opportunities for acquiring knowledge, which have, within a few years, been most bountifully multiplied. There are lectures, libraries, and reading-rooms, for those who crave, for their leisure hours, something more than mere amusement; and they have given a character to pursuits, which were once considered suited only to practical men, whose business was to do the drudgery of life, and leave the monopoly of mind to more æsthetic natures. Mercantile associations have been formed, whose object is to encourage improvement, promote a taste for science and art, stimulate an attention to intellectual culture, and induce a devotion to qualifications which may give a wider range for future usefulness. The cultivation, thus nurtured, is a labor of love. Knowledge is sought for itself alone; no academic honors are expected; no diploma is to reward a periodical regard to prescribed tasks. But the limited time allotted to study gives an earnestness to application, and a necessity for that concentration and attention which almost seems to constitute the difference between men, and is certainly indispensable to high success in any profession.

There should be good fellowship between all occupations. They are in close connection; each can learn something of the other, and supply deficiencies by interchange of thought and friendly communion. The man of contemplation is neighbor to the man of action; abstraction leans against reality; exact science is nearly related to practical circumstance; speculation falls back on the experience of working days; out of the dust and turmoil of noisy life spring beautiful things, over which sentiment may languish, and

poetry become frantic. Differences of condition are accidents: men get into wrong places, but there is such affinity in the labor of all, that mistakes are rarely rectified, the world jogs on, and things settle themselves. Over all conditions, from the nature too etherealized to think of dinner, down to the fragment of clay that thinks of nothing else, there rests the philosophy of facts, an agency which reconciles all discrepancies, and enlightens mankind by a sober development of human progress.

A sketch of the history of commerce may not be inappropriate, as embodying much that illustrates its connection with civilization, and the influence it has had on society. It doubtless originated in the first wants of man, which he was unable to gratify without recourse to others. Wherever distinct property became acknowledged, trade was established, and an interchange of articles effected, from an abundance that exceeded necessity. The equivalent was in kind, and was a simple consideration, in an operation which looked only for convenience, and the supply of an immediate want. Commerce, as a distinct profession, could not have existed until a degree of luxury had been attained; and the more adventurous sought in other lands what could not be found at home. Intercourse between different countries was thus commenced, and improvement and refinement progressed as it augmented. In availing themselves of whatever made life more desirable, men imperceptibly adopted customs which assimilated them in manners, and the merchant, as he united nations, became an instrument in advancing their condition. His mission was one of kindness and conciliation. The battle-field was no place for his operations, and from the earliest time to the present day, his wishes, feelings, and interests, have made him a friend and advocate of peace.

In looking back for the first history of commerce, we turn to the people of whom little was known by what we call the ancient world. Herodotus makes no mention of China, a sure evidence that he had not heard of her; for he would never have missed the opportunity of dilating on the wonders of that extraordinary people; and incredulity would have scoffed till time should have done him justice, as it

has in verifying the seeming impossibilities he related of other countries.

It is vain to speculate on the antiquity of the Chinese empire, or the commerce which is doubtless coeval with its existence. The explorer is baffled as he enters that region of cloud and fable, where time is computed,—not by the cycles with which we are accustomed to measure its course, but by millions of years; back from a period when gods dwelt on the earth, and assumed its temporal government. In comparison with Chinese record, our antiquity is a thing of yesterday. If we give it credence, the mysterious things of Egypt charm no longer; Champollion has wasted his labor and ingenuity, for the hieroglyphics are the mere scribbles of a primary school; Menes, Sesostris, Rameses, have moved down to us; our reverence is weakened for the long line of Pharaohs; Osiris is a parvenu, and the mysteries of Isis are not worth knowing: Homer may strike his lyre, and cover the plains of Ilium with his heroes; but Greek and Trojan clash newly invented armor, Hector is dragged through familiar dust, and the battles of the gods are susceptible of modern military criticism.

But whatever absurdity there may be in the obscurity of Chinese tradition, and however impossible it may be to penetrate the veil that envelops her early history, it cannot be questioned that China was as advanced as she now is, when modern nations were in a state of barbarism; that her people were clothed in cotton of their own weaving, and wore shoes of their own making, when our ancestors walked barefooted, rejoicing in raw sheepskins or a coat of paint. The silk-worm spun its cocoon in Chinese dwellings, when European royalty depended on the hunter's skill for its wardrobe; and the shrines of Joss gave nightly tokens of the invention of gunpowder, long prior to the period when western invention had advanced sufficiently far to shoot with the cross-bow. If there are any doubts whether the power of the magnet was originally known in China, they may be solved by examination; for if there is any faith in the agricultural aphorism, that "like produces like," the juxtaposition of a European and Chinese compass will satisfy the most skeptical, whether the one could ever have suggested the other.

The history of Chinese commerce would give the history of that

people; for the love of trade is so much a part of their very natures, is so interwoven with their being, that it seems impossible there should ever have been a time when they did not traffic with each other and with their neighbors. Whatever they did in past times will never be known to us. Their remote position secluded them from the rest of the world, and, although some solitary wanderer might have brought us an occasional hint to establish a suspicion of their existence, it is probable that, without the application of the magnetic needle to navigation, there would now be little more known of them than when Marco Polo narrated his adventures. Yet Chinese utensils have been found in the tombs of Thebes, and the inscriptions on them have been translated. They probably found their way through India, for the Egyptians were not navigators, and it is not supposed that Chinese seamanship knew a wider range in ancient times than at the present day. But there is no reason to doubt that, before any written knowledge of them, and perhaps when civilization was slowly descending the Nile, long anterior to the time when the Argonauts plowed unknown seas in search of the Golden Fleece, the enterprise and perseverance of Chinese commerce explored all parts of the adjacent waters, from the Philippine Islands to Java and Sumatra. Wherever the mariner could find his way from headland to headland, they boldly extended trade with the unwearied activity which marks that most industrious of the races of men. The world is just awaking to the importance of Borneo, and the courage and ability of one man are pointing out its resources, and calling on his country to avail of them. But, as long as those seas have been known to us, the Chinese junk has lowered her mat-sail, and dropped her wooden anchor in the inlets of that yet unexplored world. In straits where the Malay proa has been the terror of the swift and well-appointed ship, has that unshapely mass pursued her slow course, sometimes suffering from ferocious piracy; but, whatever her catastrophe, never without a successor ready to encounter the hazard.

The Chinese trader competes with the European wherever the latter has founded settlements in the Eastern world. His sleepless diligence overcomes every obstacle, and his love of gain is not quenched by contumely and persecution. No sooner does he put his foot among strangers, than he begins to work. No office is too

menial or too laborious for him. He has come to make money, and he will make it. His frugality requires but little ; he barely lives, but he saves what he gets ; commences trade in the smallest possible way, and is continually adding to his store. The native scorns such drudgery, and remains poor ; the Chinaman toils patiently on, and grows rich. A few years pass by, and he has warehouses ; becomes a contractor for produce ; buys foreign goods by the cargo, and employs his newly imported countrymen, who have come to seek their fortunes as he did. He is not particularly scrupulous in matters of opinion. He never meddles with politics, for they are dangerous and not profitable ; but he will adopt any creed, and carefully follow any observances, if, by so doing, he can confirm or improve his position. If it is expedient for him to become a Catholic, he punctually attends mass, walks in processions, clings to his rosary or his reliquary, with an excess of devotion, until he sails for home, when he tosses them overboard. He thrives with the Spaniard, and works when the latter sleeps. He is too quick for the Dutchman, and can smoke and bargain at the same time, turning his relaxation to account. He has harder work with the Englishman, but still he is too much for him, and succeeds. Climate has no effect on him ; it can not stop his hands, unless it kills him, and if it does, he dies in harness, battling for money till his last breath. Wherever he may be, and in whatever position, whether in his own or in a foreign country, he is diligent, temperate, and uncomplaining. He will compare in good qualities with men of other lands, and is, if any thing, more generally honest. He keeps the word he pledges, pays his debts, and is capable of generous and noble actions. It has been customary to speak lightly of him, and to judge of a whole people by a few vagabonds in a provincial seaport, whose morals and manners have not been improved by foreign society.

The early commerce of India, like that of China, is a matter of supposition. The dead language of the Hindoos has thrown a flickering light on the dimness of the past, and the Sanscrit scholar, in unraveling the web which covers remote antiquity, gathers barely material sufficient to show the strange mingling of traditionary fables, which make "confusion worse confounded." He prevails on the re-

luctant Brahmin to open the holy Vedas, which contain the gathered wisdom of bygone ages, and he looks back to a time ere the Hindoo Trinity was created, when the incarnations of Vishnu were yet in the unknown future. He turns to the great epics of Hindoo poetry, Mahabharata and Ramayana,—names that sound strangely in our ears, but which, for untold centuries, have given all that has been or will be known of the remote history of India. From them he may collect the scattered fragments, which give an appearance of credibility to the distant past, and, connecting them together, form his conclusion on the manners and customs of a people, who had attained a high refinement before the lowest grades of civilization had been reached by the savage tribes which roamed over the continent of Europe. In those works of reality and fiction, the Hindoos are represented as highly commercial. The merchant was evidently regarded as an important part of the social system, and he took his place among the distinguished and most respected of the land. Trade is mentioned as an honorable calling, and there is reason to believe that it produced a powerful effect on the permanent character of that ancient people.

As we leave the land of cloud and shadow, and descend to the facts of history, we are confirmed in the impressions before received, and we see the effects of an extended commerce down to the time of the invasion of Alexander. That great man advanced only midway to the Ganges, but he found, on his march, the monuments of nations long since arrived at maturity, and frequent evidences of the creating power and abiding influence of trade. Revolt compelled him to turn back, but he took with him the renewed conviction, that if his universal plan of empire was founded by the sword, it should be sustained and encouraged by a wide and well-established commerce.

India has been, through all stages of history, the leading star of mercantile enterprise. The merchant of all times has cast toward her his anxious gaze. Her wealth has been poured in abundance on all lands. Arabia, Ethiopia, Egypt, in regular succession, felt her bounty; Persia, Assyria, Greece, Carthage, Rome, whatever is known to us of antiquity, or is regarded with reverence, from the position it has held in this world's annals, has become rich in proportion to its extent of trade with this great storehouse of commerce. When, in

the course of time, they passed onward, leaving to new nations the fulfillment of earth's destinies, the yet unexhausted treasures of the East were the main object of new aspirations. The Portuguese mariner doubled the stormy cape of Africa to show his countrymen the road to India. The Genoese, as he begged from kingdom to kingdom,—the gift he asked being the power of bestowing boundless wealth on the giver,—looked only to India. And when the long sought, yet unseen, land lay in darkness before him, in the watch of that endless night, till at last, through the gray mist, came slowly forth the faint outline of cocoa-nut and palm-tree, his aching eyes rested, as he thought, on the groves of Hindoostan, looming in the dim twilight of early morning. So long had India been almost the sole thought of enterprising men, that it seemed impossible there should be other roads to mercantile success.

The commerce of the ancient Egyptians was entirely inland, and so little were they interested in navigation, that they scarcely trusted themselves across the Nile, at the time of its inundation. They had a detestation of the sea, and looked on it with holy horror. It was Typhon, the demon, who swallowed up Osiris, the river on which their existence depended. In their early history they had no vessels, and it was not until Sesostris dedicated a ship to the Nile, and thus conciliated the priests, that he abated the prejudice which checked the improvement of his people. It is doubted whether, before the reign of Amasis, they even tolerated intercourse with any country that used the sea as a highway. They never became seamen to any extent themselves; but, at a later time, they promoted navigation in others, and availed themselves of the skill and courage of neighboring nations, to draw to them the productions of Asia and Europe. The Arabians brought them the riches of India, and the Greeks and Tyrians supplied them with the metals of Spain and Britain.

The fleet of Necho is supposed to have been manned by Phœnicians. The expedition which that king sent by the Red Sea, which doubled the Cape of Good Hope, and returned to the Mediterranean, through the Straits of Gibraltar, is the most wonderful maritime exploit on record. It takes precedence in daring before the later discovery of Vasco de Gama, made as it was without science, and with the rude materials of that early time. Herodotus doubts the fact,

while he states it ; but the reason he gives for doing so, is the very one that establishes it probability,—that, as they sailed round Libya, they had the sun on their right hand. Both the adventurer and narrator were ignorant of the sun's apparent track, and as the former got south of the equator, he might well be astonished, and the historian might doubt this eccentric and unbecoming movement in the head of the solar system.

The inland commerce of Egypt was of very considerable importance. The unbounded fertility of the valley of the Nile gave her the means of furnishing the then known world, and she exchanged food for the luxuries of every clime. The cotton and linen from her looms contributed to bring her whatever was most rare from all surrounding countries. The caravan traversed the sands, and as it came laden with spice and perfume, with gold and ivory, with animal life brought out in the hot glare of central Africa, there also came, in its long train, the black slave gang, prisoners of tribes which warred, as they still do, for the benefit of petty despotism, and the trader of the olden time cared as little for human groans, as the captain of the slave-ship, or his employer. As far as history reaches back, the African slave-trade flourished, and, from the remotest time, the doomed race has encouraged avarice, and administered to luxury. It was one of the principal articles of traffic among the old Egyptians, and the traveler of the present day can rarely reach the cataracts of the Nile, without encountering evidence that there is one branch of commerce which has neither promoted nor been improved by civilization. And when the freeman of the new world wanders among the ruins of the old, and moralizes by the half-buried monuments of a people long gone by, if his reflections are disturbed by sounds of lamentation, as the whip of the slave-driver urges his coflle to market, a thrill of patriotism may bring his own loved home swimming before him, at this pleasing reminiscence of a domestic usage in his native land.

From the old birth-place of bondage, for some thousands of years, the footsteps of the captive have tracked, in unbroken succession, to the Mediterranean. This unceasing march has survived all changes, and outlived all dynasties. It moved by palace and temple, when they first arose in the freshness of their young beauty ; nor is it arrested now, when the mighty memorials of bygone times have long

since laid down to the sleep of death, and, slowly wrapping around them the shroud of the desert, look calmly out in their desolation, to baffle conjecture, and to mock at chronology.

Like most things belonging to ancient Egypt, her commerce is chiefly known by the disconnected and scattered fragments collected from the hieroglyphics on her buildings, and the inscriptions and papyri in her tombs. Modern invention has given speech to the dumb monument, and it has been made to deliver up the history of its own creation, and something of the customs of its builders. The perseverance and indefatigable industry of recent explorers, seem to have exhausted every thing that can throw light on the old institutions of Egypt, and every year, as it wears away the outward signs of her civilization, diminishes the chances of acquiring further information.

There has been great grief over the destruction of the celebrated Alexandrian Library, and many a hard thought and cruel anathema have been expended on the memory of Omar, its supposed destroyer, when there is ground for the suspicion that its ruin was the work of Christian, instead of Mahometan, fanaticism. It is, however, doubtful whether, if it now existed in the fullest perfection it attained in the time of the Ptolemies, it would have added as much to the facts of history, as to curious speculation. When that magnificent collection went roaring to the heavens in flame, many a Greek abstraction was wrapped in congenial smoke, and as the Egyptian papyri whirled to the clouds, they may have taken with them more of the penalties of Eleusis, and the formula of the worship of Apis, than the story of the industrial occupations of every-day life.

The old writers generally preferred abstract investigations to facts, and left, almost untouched, the homely incidents of their times, and the traditions of those who preceded them.

Of all the ancient states, Phœnicia and Carthage were the most purely commercial. The cities of Tyre and Sidon were celebrated for the mercantile energy which made a little strip of sea-coast rank with extensive and powerful empires. Their inland trade connected them with the Red Sea and Persian Gulf. Palmyra, Balbec, Petra, Babylon, with other places of less note, owed their opulence and im-

portance principally to this commerce. The merchant, as he toiled through Arabian sands, brought prosperity and civilization with the produce of the distant East. His resting-places rose into cities, and this connecting link between the eastern and western worlds, joined the shores of the Indian and Mediterranean seas in friendly relation. This vast internal commerce stretched through central India to the Ganges, and its path was marked by refinement and peace. But great and enterprising as was the land trade of the Phœnicians, it was surpassed by their commerce by sea. They were the earliest known navigators; and, not satisfied within their accustomed limits, they boldly hoped for gain beyond the supposed boundaries of the world, and, as they dotted the shores of the tideless sea with colonies, they looked through the Pillars of Hercules into that unknown, blank, doubtful realm of storm and darkness, which fancy had clothed with supernatural terrors. In that forbidden space, where bloomed celestial gardens, the Hesperides guarded golden fruit, and the vigils of the Daughters of Night were too wakeful for mortal daring. There, also, dwelt the weird sisters of antiquity, with their snaky locks and hands of brass, and in the recesses of those awful and mysterious waters, the ocean deities sought repose and retirement. No sacrilegious keel could plow over the sanctuary of Triton and Nereid, without a call from the sleepless Nemesis. Divine vengeance awaited the reckless being whose presumption should lead him to furrow the waves consecrated to the gods.

To that dread, forbidden, interminable region, the Tyrian mariner fearlessly turned his prow, and sang the hymn to Neptune, as he saw receding behind him Calpe and Abyla, where the hero-god had commemorated his victories, by erecting the columns which had hitherto limited the career of man. He spread himself northward and southward, and brought the silver of Spain, the tin of Britain, and the amber of the Baltic, to mingle in the storehouses of Phœnicia with the gold-dust, and ivory, and precious stones of western Africa, and to load the camel for his long, wearisome journey into inner Asia. The ship of the desert met the ship of the sea, and they joined together "the uttermost parts of the earth."

Carthage was no laggard behind her mother, and, could her full history be obtained, we should probably find that her wars were the

least considerable part of it. We know her, principally, from her desperate struggle with Rome, and by the memorable words which pronounced her doom. Most of her celebrity has reached us from her agonies of death, and her story begins with her decline. She was unquestionably one of the greatest of the old commercial nations, and established colonies on the Atlantic coasts of Africa and Europe.

The places she founded have perished, and the spot of her own maritime power and trading industry is a matter of surmise. But the time was, ere her war-galleys went forth to do battle with the Roman, when her argosies brought into her crowded port the wealth of barbarian lands, made familiar to her merchant and navigator by unwearied exertion, and contempt of danger. She competed with Phœnicia in traffic by sea, and they jointly guarded most carefully their geographical knowledge from the rest of the world. They never raised the curtain which covered their foreign commerce, and, like some modern merchants, exhibited great anxiety to keep all the good things to themselves.

The intercourse that Carthage had with the interior of Africa is among the extraordinary facts of ancient commerce. This country has been the problem of modern times, to which the traveler has eagerly turned his footsteps, seeking for the sources of the Nile, or the course of the Niger, and, if not finding death in the sands of the desert, or the malaria of the river, bringing back the shattered wreck of himself, and a few insulated facts of puzzling import, which leave us still in obscurity. Yet more than two thousand years ago, the road from Carthage to Timbuctoo was regularly traveled. It led across the great Desert of Sahara, connecting oasis with oasis, and yielding, for hundreds of miles, no drop of water for the parched lips of trader or camel. Along this dreadful highway, where the whirlwind of sand, or the breath of the simoom enveloped man and beast in its deadly embrace, and the dried and blackened mummies of former enterprises lay scattered in the path, did the toil-worn and panting caravan reach the Joliba, and barter the products of the sea-coast for those of the interior of Africa.

Whatever knowledge the Carthaginians acquired in these expeditions is lost to us, for they placed the seal of secrecy on every thing connected with this trade, and maintained a reserve in their monopoly

which has deprived posterity of any benefit from their labors. They have transmitted to us only the conviction that, with all the appliances of science, and command of modern invention, with the patronage of powerful governments, and the munificence of private enterprise, we have, as yet, failed to obtain the information they, doubtless, acquired in the long course of their prosperous trade.

In the early commerce of Greece, there is such a mingling of Egyptians and Phœnicians, that it is difficult to define what actually belonged to her. She seems to have commenced her adventures with piracy, which she carried on with great satisfaction to herself. But as this was an unequal traffic, that suited only one side, she gradually and reluctantly relinquished it for more equitable business. Her neighbors taught her better manners. Danaüs and Cecrops brought men, and Cadmus letters, and with the aid of the colonizer and the schoolmaster, she grew into refinement. Those who had practiced rather too free a trade, turned their industry to a more honest occupation, established ports in the many indentations of their shores, extended themselves over the islands of the *Ægean Sea*, up the *Hellespont* to the *Propontis*, and along the coasts of *Asia Minor*.

Greece, at the time of the siege of *Troy*, had rather crude notions of commerce, if we may credit *Homer*, whose views were also somewhat elementary. He was evidently ignorant of the operations of the stock exchange. He nowhere speaks of money, but that he had some idea of barter may be inferred from the account he gives of the interchange between *Glaucus* and *Diomed*, in which the former gave his golden armor, which had cost a hundred oxen, for the brazen one of the latter, valued only at nine. The poet clearly intimates that the ally of the *Trojans* had rather a hard bargain, the Greek being too sharp for him. He also places a value on the prizes offered in the games at the funeral of *Patroclus*. The tripod, which rewarded the best wrestler, was appraised at twelve oxen; while the lady, who was adjudged to the second competitor, was estimated at four. This bucolical currency would do well enough in the purchase of a three-legged stool, but when applied to the successor of "*Briseïs*, with the radiant eyes," we are constrained to suspect that chivalry, at that remote period, was not more sensitive in the matter of female mer-

chandise than in more modern days; and that Achilles, feeding on beef, which his own "god-like" fingers had both slaughtered and cooked, cared nothing more for the character of the offering that appeased the manes of his friend, than that its cost, by diminishing his stock, might have an effect on the future economy of his table.

In after times, commerce became of high importance in Greece, and her philosophers did not think it beneath their consideration. Thales of Miletus, one of the most commercial of the Grecian cities, and Solon the lawgiver, two of the seven wise men, took an active part in it, and Plato sold oil in the lands where he traveled to pay his expenses. The three traded in Egypt, and while there, acquired much knowledge from the priests, which they afterward used at home.

One of the laws which Solon incorporated into his system, was obtained directly from that country,—that which compelled every man, at certain times, to give to the magistrate an account of himself and the mode by which he gained his livelihood. This law must have answered a good purpose among the patient and obedient Egyptians, or the Athenian legislator would not have ventured it with his more mercurial countrymen. We are not particularly advised how they submitted to it; and the information is the less important to us, as the sagacity of modern States has prudently omitted this in their codes; nor is it to be apprehended that our legislatures, state or national, will revive a statute so inconvenient and embarrassing. We may, however, imagine, that if the assembled wisdom of our republic, or its component parts, deeming it their duty to look after the moral economy of this people, should, in some unaccustomed moment of rigid virtue, ordain the renewal of that old law, what a fluttering there would be, as various professions should hear the blind scaleholder calling them to the confessional. What anxious gloom would spread over the countenances of those whose means of livelihood are too profound a problem for solution even by themselves. From the old lounge, who has grown gray while frittering away his life in small talk, to the complacent youth just entering on the same dawdling course, his father's industry having absolved him from feeling the necessity of any culture, save that of the most inconsiderable moustache, there would be one universal remonstrance at the indignity of being supposed capable of earning their own bread.

And like the panic among the money-changers, when they were scourged from the temple, would be the consternation of their successors, as Wall-street and State-street should be summoned to judgment. In those arenas of irregular things, do men from all pursuits assemble, to struggle with the chances of fortune, and, impatient of the slow, legitimate methods of their usual vocations, endeavor to consummate an act of justice by anticipating the reward due to merit. The merchant comes up from the wharf to see what can be done in the fancy line, to compensate for the ill success of the last voyage. The lawyer slips down from his office to hold consultation with the broker. The doctor lets the patient wait a while, to see how fees can best be invested. And even the demure clergyman may be seen, looking warily about him, his purpose, doubtless, being to obtain materials for the next sermon on the transitoriness of human affairs, and the vanity of laying up treasures on earth. Before the first dread reckoning day, there would be an impulse given to navigation, in the attempts to escape the direful investigation. There would be back-water in the usual current of emigration, and the old world would be flooded by sons of the Puritans flying from persecution. But our rulers, in enacting such a law, could not well exempt themselves from its operation; and, in this comfortable conviction, there is abundant security that it will remain among the things which have been.

There is little to be said of the Romans as a commercial people. They preferred war, and considered trade as degrading, fit only for those they conquered. It was an easier, and, they thought, more glorious occupation, to avail themselves of the industry of others, than to work themselves. The fatigue of the long march, the labor of the intrenched camp, the construction of roads, bridges, aqueducts, whatever was connected with the profession of arms, might be patiently borne. The shedding of blood was honorable, and respectability increased with the development of the organ of destructiveness. They saw no good in any thing that did not contribute to war. They had some regard for agriculture. Its uses were apparent. It fed the legions, and enabled them to bring the spoils of nations to the Seven Hills. But for the occupations that were not auxiliary to conquest,

there was the most undisguised contempt. They tolerated them in the countries they enslaved, but gave them no encouragement, and often interrupted them with violence, or disheartened them by exaction. It was not until new wants and new tastes had been acquired, with the extension of empire, that Rome felt the importance of commerce, and admitted the expediency of profiting by the example of countries less powerful than herself. Necessity made her maritime. The Punic wars compelled her to extend her dominion over an unaccustomed element, and, overcoming the inadequacy of her harbors, she sent out her galleys to humble her great rival in the shock of naval combat.

Although, through the whole course of her varied history, she was never thoroughly commercial, yet she traded with Greece and Egypt, and the silk she imported was literally worth its weight in gold, a pound of one been given for a pound of the other. Commerce improved as her military power decreased, the merchant advanced as the soldier receded, and the luxury she had introduced from captured cities demanded an attention to the arts of peace. But the trade which sprang from declining age and infirmity contained no healthy vigor; it suited a fallen people, and promoted the decay that created it.

The torrent of northern barbarism, which swept away the Roman empire, interrupted the connection between all the mercantile communities of the West, for such a length of time, that they were almost ignorant of the existence of each other. The new capital of Constantine preserved the remnants of this disorganization, and became the nucleus, from which, after a long interval, were extended the rays that illumined the commercial world, and gave light and motion to civilization.

Out of the deep darkness a new power emerged, amid the lagoons of the Adriatic, and rival cities arose from the foot of the Apennines and on the shores of the Arno. Venice, Genoa, Pisa, and Florence, strove, with alternate fortune, for the sovereignty of the Mediterranean, and, as ample wealth flowed in upon them, it was liberally given for the encouragement of science and promotion of talent. The marble palaces of merchant princes were the homes of painting, poetry and

sculpture; and men, whose names suggest whatever is most magnificent in art, were their familiar and welcome guests. Medici, Doria, Contarini, are associated with Michael Angelo, Titian, and the long array of genius, which has left enough to awaken the wonder and court the competition of all coming time. At shrines, to which the young aspirant of all lands makes his pilgrimage, and the traveler in the excess of beauty before him confesses the imperfection of his own ideal, did the merchant and artist live in friendly union, the profession of the one ministering to the skill and inspiration of the other, both adding to the sum of human happiness, and securing the gratitude of posterity for the elegance and taste they originated and bequeathed.

The example of these trading republics extended over Europe. The barbarian, amid the ruins of the Western Empire, was tamed into humanity as he felt its influence, and saw, in his amazement, the results produced by peaceful industry.

There has always been an intimate connection between religion and commerce. The relation of priest and merchant has been maintained from the remotest times. Where the caravan halted, and the camel knelt to be relieved of his load, and the trader found temporary repose, the temple rose, and the servant of the altar sacrificed, and the pilgrim worshiped. Men congregated, and by gradual processes the stopping-place became populous and powerful.

The association continued in the subsequent revolutions of empire, and the tie which binds worldly interest to spiritual power has ever been most strongly manifested in this union. War has brought in his trophies, and the blood-stained banner has drooped on walls sacred to peace. But he has oftener desecrated than revered, and spoils have more frequently gone out of the door than entered into it. The tread of the soldier on the church-pavement has not always indicated a holy regard for stole and surplice, and the sound of his arms has sometimes been in harsh discordance with the sacring-bell.

There has never been distrust between commerce and religion. The quiet homage of the former, and the dependence of the one on the other, have been given and received in kindly confidence. They have kept together through the changing faiths which have progressively swayed the races of men, and whenever they have sep-

arated, it has been that one might serve as herald to the other, and prepare for the joint occupancy of both.

The Crusades formed an epoch in the commercial world, and the wild chivalry that poured into Asia with sword and crucifix, produced results decidedly mercantile. The various nations of Europe were brought together, and men who had lived in insulated barbarism, meeting their kind in feud, or the scarcely less savage tournament, now assembled for one common purpose, and felt an interest for each other, as they shared the same dangers and sufferings. Many a friendship grew in the Holy Land, and hands which, at home, had been lifted against each other, were grasped in kindness. The places, hallowed by solemn histories, had their influence on those rude men, and their petty strifes were hushed into forgetfulness before the sepulchre of Him who bade men forgive each other. The opulence of the cities through which they passed, and the splendor of the countries they conquered, gave them new desires to be gratified, and wants, which they carried back to their distant homes. The free Italian States supplied them with ships and military stores, and covenanted for mercantile privileges, which had a lasting effect on Crusader and Saracen. An active commerce was commenced with the coasts of Syria and Egypt, and the commodities of India came through Alexandria to Italy, to be circulated throughout Europe. The stern baron returned to his lone eyry, to think of Palestine, and the social pleasures which had intermingled with deeds of arms, and to pine for intercourse with men. His followers scattered over the plains and by the river-side to tell of lands where trade brought wealth and honor, and to enkindle emulation by the overwrought picture of oriental life.

The new notions, which the Crusades originated, received an additional impulse from the invention of gunpowder. The feudal robber, as he dwelt with the eagle, laughed at the arrow-flight from his mountain crag, but his power departed when a chemical compound sent a tempest of iron rattling against his battlements, and mingling turret with donjon keep. Civil war and private quarrel were somewhat of an amusing recreation, before a few black grains equalized the difference between steel cuirass and quilted jacket. Sword

might glance or shiver on the polished morion, and lance splinter against the breastplate of the knight, while edge and point found entrance through the skullcap and doublet of the vassal.

But when cannon and musket balls went crashing through mail of proof, with an indecorous indifference to the gentle blood that might be inside of it, a grave consideration arose, as to the humanity of perpetual warfare. The relish for obscure skirmishes sensibly declined, and the roofless castle was left, as an inheritance to the lovers of the picturesque, to be woven into song and landscape.

The Hanseatic League, consequent upon the insecurity to commerce from marauding nobles and their licensed adherents, was a systematic coalition for the establishment of a mercantile policy. Commencing with a few towns of Germany, it expanded until it embraced most of the trading-places of Europe. Union gave force, and cities, inconsiderable in themselves, became feared and respected for their collective strength as members of a confederacy that declared war, conquered and deposed kings, and put under its ban whatever opposed its progress, or conflicted with its interests. Its power declined with the causes of its origin, when it had completed its mission, and given protection and character to the merchant and his occupation.

The remains of this great body still live in a few free cities, which continue to exert an important influence, standing as respected monuments of the good they assisted to accomplish, and as living witnesses of the results that may be obtained by honorable enterprise.

The peculiar characteristics of ancient commerce, applicable to all nations, were essentially the same. Trade was carried on principally by land, and the mode of transportation necessarily limited it to articles of little weight or bulk. The merchant and his goods kept together. He could not sit at home to plan voyages, and send out adventures, having before him information on which to form his judgment and issue his orders. There were no agencies to help him, no commission houses established on the Niger or Ganges; but, through long, weary days of toil and suffering, with hunger, and burning thirst, and throbbing brow, in the dust of travel, with peril around, and

anxiety upon him, trusting to his own activity and watchfulness, he struggled with the chances of his journey,—a minister of God to connect distant lands, and to pioneer civilization and truth. His trade was barter. Money was either unknown to him, or used as an article to be bought and sold, not as a representative of value.

This doing business without money, is a usage that is not considered wholly unworthy of imitation in modern times, and probably in consequence of our reverence for the past, we are not, in our day, without instances of mercantile operations which disdain to base themselves upon such an arbitrary standard.

The distinctions which marked the commerce of the ancients, and the accustomed ways trodden by the ages, were obliterated and forgotten in the revolutions occasioned by the invention of the mariner's compass, the doubling of the Cape of Good Hope, and the discovery of America,—three events which have had more influence on the material destiny of man, than any recorded in his history.

The mysterious polarity of the magnetic needle gave him unlimited range of the broad ocean, and, enabling him to choose his pathway over its vast waters, robbed them of the terror which had restricted him to his native coasts, and opened an untried world to his energies and intelligence.

The passage round the southern cape of Africa changed the whole course of commerce, and annihilated a system that had been created by the wisdom, foresight, and policy of the greatest and most sagacious rulers of antiquity. The communication with India by sea, closed the old avenues, by which the wealth of the East had, sparingly, administered to the wants of Europe. The cargo of the ship overwhelmed the load of the camel; the highway he had worn was returned to the wilderness, and the opulent cities, which had arisen by its sides, were abandoned to decay and forgetfulness.

And, from beyond the awful barriers of old existences, the colossal shadow, which had obscurely told of the coming of a young world, grew into glowing life, and as it beckoned to the old, offering more than fancy had pictured to hope, familiar things were disdainfully cast aside, and the quickened impulses of humanity turned to the new and distant revelation.

Commerce dated its new birth from these discoveries. The whole

earth lay open to enterprise, and the danger was eagerly courted, that had before been carefully and superstitiously avoided.

Three centuries have scarcely passed since this great change, and its effect is felt in every region of the globe. It has covered America with the population of Europe, extended civilized dominion over a large part of Asia, and is spreading through every island of the Pacific. It awakened England to what she is, and developed the commercial power on which her greatness and success are founded.

Long after the importance of commerce had been recognized in other countries, the people, now the most mercantile of the earth, neglected the occupation which has mainly contributed to their elevation.

Tacitus mentions London as the chief residence of merchants, and the great mart of trade and commerce. Yet, before the charter of Runnymede, foreign merchants were permitted to visit England only during the period of public fairs, and were restricted to a residence of forty days. Afterward, a German company monopolized the trade of the country for several centuries, and its members were regularly locked up at night, getting comfort for the indignity, by keeping the whole foreign commerce of the kingdom to themselves.

The discovery of the Portugese navigator excited that commercial spirit which has given to Great Britain her Indian possessions, and expanded the doubtful expedition of a few adventurers to a dominion that has turned the conquered into instruments of conquest, and made hostility tributary to its extension; that converts invasion, or rebellion, into useful assistants, and, like the clamorous daughters of the horseleech, its thirst is not assuaged, nor its tenacity relaxed by repletion. The subjugation of India, by a company of merchants, who, from a dark and dingy street of London, sent out decrees of life and death to kingdoms and princes, and built up an empire which shames the wonders of enchantment, might in itself offer ample material to illustrate the influence of commerce on the fortunes of mankind. But the subject is too fruitful and widely extended for more than a passing allusion.* It is one of the many wonders that com-

* That the East India Company, at an early age of its existence, entertained a due consideration for the dignity of commerce, is evident from the bearing

merce has wrought for England, and the most valued of them all is the discovery she has made, that her best interests are promoted by peace. She has grown wise with years, and her combativeness does not exhibit itself now on trivial occasions. In the spirit of chivalry, she fanned and fed the war-flame against Napoleon, and did not think of her pocket until the overthrow of her adversary. She got by it fame and debt, and, thirty-four years after her "crowning mercy," which was to perpetuate legitimacy, a nephew of her great enemy was the elected ruler of France. She said nothing. She felt that she had had fighting enough for others, and philosophically took things as they came; knowing there was nothing to be made by interference, and it was a matter of indifference to her what dynasty came uppermost, in the rather frequent gyrations of her neighbor's political wheel. Dethroned kings and disgraced ministers seek an asylum with her. They are welcome to any thing they can buy, while they stay, and may go back when they can, but not with the aid of her ships, soldiers, or money.

Nor is she inclined to quarrel with her somewhat impertinent and belligerent offspring, this side of the Atlantic. She has had opportunities when, in the olden time, it would have been thought necessary to have appeased affronted honor with fire and sword. There have been Aroostook on the east, and Oregon on the west; there have been commotions in her provinces, planned and fomented by demagogues beyond her jurisdiction, but she preferred to negotiate rather than fight, and remonstrance instead of retaliation. She knew that the bombardment of New York or Boston would not advance her system of free trade, and that she could not make markets for her

of Sir Josiah Child, the able manager of the affairs of the company at home, during part of the reigns of Charles II. and James II.

Mr. Vaux, the manager in India, on being exhorted "to act with vigor, and to carry whatever instructions he might receive from home into immediate effect," answered, "that he should endeavor to acquit himself with integrity and justice, and would make the laws of his country the rule of his conduct." Sir Josiah Child replied, and "told Mr. Vaux roundly, that *he* expected *his* orders were to be his rules, and not the laws of England, which were a heap of nonsense, compiled by a few ignorant country gentlemen, who hardly knew how to make laws for the good government of their own private families, much less for the regulating of companies and foreign commerce."

productions by destroying or ill-treating the consumers. Any transient satisfaction was a small consideration, when weighed with its consequences, and the long years of hostile feeling which would ensue from mutually inflicted injuries.

The patience and good-will she manifested, were no indications of doubt or weakness. Her old age is not one of decrepitude, and there is no want of vigor in the arm that has sustained or controlled Europe. Her strength has never been greater than it now is, and the consciousness of her power can well enable her to be generous. She need not fear what may be said of her, for her past history shows what she has done, and her present resources what she can do. But she has tried glory in all its phases, and has found that it does not pay. The truth has dawned on her, that negotiation is more available than military tactics, and that protocols are more efficient than grape and canister; that a nation, like an individual, conquers by forbearance, and that it is sage economy to save her powder, and sell her piece goods.

There is, however, method in her generosity, and it expands or contracts with circumstances. There is nothing impulsive in it; for it considers well the influence it may have on Manchester and Birmingham, and it does not commit itself if there is danger of interrupting the shuttle, or reducing the furnace fire. Nor is the star of peace in the ascendant, when the application of cannon-shot can best serve her merchant ships abroad, or her manufactories at home. It was expedient that her India opium should continue to enter China, for Sycee silver was a very comfortable thing to assist her in her projects of annexation up the Indus and Irawadi, and along the Ghauts of the Himalaya. Her experience had informed her that she made rather an indifferent figure with Chinese diplomacy; that, by talking and writing, she would get nothing but cool contempt, enveloped in most courteous phraseology; that oriental metaphor was an overmatch for her "distinguished consideration," and that she and her opponent might travel on forever, like parallel lines of geometry, "being everywhere equidistant, and having no inclination to each other." This was a decided case where something could be made by hard knocks, and they were given with a vigor and profusion that confounded a people unaccustomed to wholesale butchery, and to the curious con-

trivances by which Christians manage to get rid of each other. They concluded, therefore, to smoke opium. But their compliance did not preclude an ethical commentary on the purity of an operation, which increases the revenue of one nation by introducing beggary and idiocy to another.

Even unto the present day do the followers of Confucius ponder over this strange enigma, and the obtuseness of their pagan comprehensions has hitherto prevented them from discovering the consistency between the words of the British missionary, and the DEEDS of the British soldier.

Poetry has said—

“A time there was, ere England's griefs began,
When every rood of ground maintain'd its man.”

But plain prose has not condescended to enlighten us in relation to that fact, and it might puzzle antiquarian and geographer to indicate the precise *when* and *where* of that desirable consummation. Whatever may have been the state of things under the patriarchal guardianship of the Druids, is a matter for inquiry and conjecture. But from that time down to the present, it would be difficult to define the period when England was free from sorrow, or when the poet's modicum of real property sufficed for even the frugal wants of our forefathers.

There have been good times for some in the motherland, through all her destinies. The Saxon thane enjoyed himself without asking if the brass-collar galled the neck of his thrall; and the Norman baron saw no grief in the land, when rebellion did not call him to the saddle. There are good times still for wealth and station. The lordly inheritor of a hundred thousand acres is not troubled by the cargoes of human wretchedness seeking in a strange land the “rood of ground” denied them at home. Squalid poverty may not pass the Park gate, and the moans of hunger do not ruffle the tranquillity that dwells amid the old ancestral oaks. The cry of “bread or blood,” if ominous, is faint, for lack of food, and dies away at the flash of bayonet and saber.

But things have changed somewhat in England. Her pulse, now, is to be felt east of Temple Bar. The noble and merchant come to-

gether, and the temporal concerns of the former improve by the acquaintance. There is a solid, tangible availability in the counting-house, which encourages fortunes leaning toward decay. Bankruptcies are not confined to trade. Aristocratic names get into the gazette, and the auctioneer's signal hangs over the armorial escutcheon. The west end, in its perplexity, looks imploringly to the city, and commerce is, at least, respected for its results.

Great Britain and these United States are now the great commercial nations of the earth, and the intercourse between them is the strongest evidence of the power of the bond that unites them. It has gradually effaced old prejudices, and is making both unmindful of whatever may be painful in the past. There was war, which left its desolating impression, not merely in the outward sufferings it caused, which could find alleviation in the redeeming fertility of determined will and inexhaustible resources, but in the spirit of triumph or vexation, which fed vain-glory, or brooded over anticipated vengeance. Then, as a calm crept over the troubled waters, came the cockney with his scrap-book, to note down the nakedness of the land, and to expose the misery of a people who had neither king nor established church; who could not be made to appreciate the importance of privileged orders, and did not sit after their meridian meal over a decoction of logwood.

There were, to be sure, many things said of us too true to be tolerated, and the more closely we were fitted, the more we fretted. It was not satisfactory to hear that we had imperfections, and we were annoyed that the impertinence of strangers should make us acquainted with facts we were not likely to discover ourselves. But, at last, Bow Bells rang out all the changes, and the raciness degenerated into tiresome monotony. We became too common, and books would not sell. Readers came and judged for themselves; the smoke of the steamer clouded our harbors; the London newspaper became a familiar thing, and was placed on our tables with the regularity of an inland mail. Steam, that great civilizer, has drawn together two nations, whose natural and enduring alliance is on a nobler foundation than that of interest, and made them forget trifling distinctions in the great characteristics common to both.

The commerce of Europe has received an impulse, during a continued peace, that has had an effect on character which will survive any temporary suspension, and produce important and permanent consequences. It has had to contend with every obstacle, and to overcome public opinion by a demonstration of its capacity to sustain and increase national prosperity. It recommenced its almost arrested course when a long period of ceaseless war had paralyzed honest industry, and every energy had been devoted to the calling that was alone thought honorable. The path to distinction was over the neglected earth, where the trampled vineyard and uncultivated corn-field told of violence and oppression. Ambition calculated its chances, as it bivouacked in the unroofed factory, or by the blackened walls of the warehouse riddled by balls. Advancement rose with the smoke of battle, and joyous youth found the realization of hope, as it grasped at rank or ribbon over the unburied dead. Fame, honor, glory, the talismanic words with which crime lures folly, left their mutilated victims to howl out their agony to the night air; or to crawl, with mingled prayer and blasphemy, within such shelter of church or mansion as shot and shell had spared for the torn fragments and handiwork of Christian men. The conscript boy, with his mother's tears hardly dry on his cheek, entered on the game of empire. The wand of the magician touched him, and all forgotten stood the clay-walled cottage, with his young sisters mourning for the lost one in their desolate home. For him, the past, with its humble recollections, had no charm; but, at the clang of the trumpet and roll of the drum, there dawned the gorgeous future, offering the valued gifts of earth for the cheapest and most common quality of earth's children. Bull-headed bravery was the solvent, in the alchemic process, which might transmute the knife of the vine-dresser into a jeweled sceptre, and the peasant's frock to imperial purple. In the forced march, where men dropped dead from weariness; by the watch-fire, where hunger gnawed, and comrades struggled and fought each other for a place to thaw their limbs; in the day of combat, over the pale, upturned faces of those who, the hour ago, shared hopes and perils; still floated before him the decoys which toled him on. Through the blood-red cloud of war there sparkled on his vision the cross of honor, the marshal's baton, the kingly crown. The wrecks of humanity lay thickly

strewed along the black track of conquest, but his seared heart recked not of pillaged towns and flaming villages, where houseless women and starving children cowered over ruins. He could not stop in his career to lament over its essential elements.

This phantom of military glory brooded over Europe. All nations were attracted by the glitter that concealed its spectral form. The youth, whose tastes and wishes would have led him to peaceful occupations, dared not expose his tameness to the derision and scorn of his companions. He must forfeit their regard, or take to the trade of blood. The breath of life was in broil and battle, and war was looked upon as a thing of course, which was neither to be avoided nor deplored.

When Basil Hall was duped at the Loo Choo Islands, where he was made to believe, by his waggish friends, that they had neither weapons nor money, and that punishments were unknown to them, he unburdened himself of his marvelous discovery to Napoleon, at St. Helena. "What," said the emperor, "no weapons? You mean, they have no cannon, no muskets, they are unacquainted with gunpowder; but they have bows and arrows!" "No, they have nothing of the kind." "They have certainly spears and swords." "No, they have no arms whatever." "No arms?" exclaimed the old soldier; "why, how then do they fight?" The credulous sailor doubtless heard similar expressions of astonishment at home, when he related his Arcadian experiences. The Royal Exchange and Leadenhall-street would shudder at the notion of no money, and there would be alarm "where merchants most do congregate," at the thought of such irregularity in the order of the universe. And how stern justice, with uplifted hands, would wonder at the heathen anomaly of no punishments! What a fearful precedent for the good old system, whose attribute is vengeance! And what would become of the array of terror, by which the machinery of criminal law is kept in motion? The wig of the ermined judge would tremble, as, with bloodless face, he should in fancy see the dreadful innovation upsetting time-honored usages, weakening the well-kept memories of Tyburn, and destroying the realities of Newgate; knocking at the Old Bailey with the announcement, that the hangman's occupation's gone; that the convict-ship should not burden ocean with its load of shame and suffering; that

society must not create victims for its own sacrifices ; that neglect should not nurse sin and sorrow to feed its revenge.

The exclamation of Napoleon came from the impulse of one who regarded war as the natural state of being, and who had never had time to look on men as other than materials with which to work military combinations. His life had been one continued effort to extend dominion or to preserve it, and the aggressions of others, or his own, had given him faith in no agent but the sword. During his captivity, when he calmly looked back on his troubled career, and spoke with a philosophy that will hereafter contribute to a just estimate of his character, he alluded to his continental system, as a measure occasioned by war and temporary expediency, and expressed his belief that the stagnation of foreign trade, during his reign, arose out of the accidents of the time, and would have been relieved by a brief interval of peace. But the war that desolated Europe admitted no calculations for the advantage of mankind. The two great nations which led the desperate conflict, each scorned an interval of carnage that was not bought by the humiliation of the other. Every measure adopted seemed intended to provoke retaliation, and the only motive of action in either was what could most effectually counteract the advance of her opponent. Humanity was lost in denunciation and doom. Deep called unto deep, not in low murmurs, but with tempest and lashing wave.

There has been an onward and upward progress in Europe during the last thirty years. The energy that was devoted to war has been turned to the arts of peace, and the evil passions of a destructive age have given way to a spirit that has courted competition only in the benevolent work of improvement. Nations are forgetting that they have met as foes ; the familiarity of commercial intercourse has given them new impulses, and taught them that there are higher glories than those of the battle-field. The time has past when language, or dress, or boundary-lines, necessarily made enemies, and men of various nations now meet together endeared to each other by their wants and the facilities which contribute to their gratification. The story of ancient differences can be discussed with calmness, and the pulse is not quickened by its memories. Old jealousies have subsided in the communion of peaceful occupations, and those who once encouraged

a savage hatred that extinguished human feeling, now find, in the amicable relations of trade, the bond of union and sympathy which arises from mutual dependence. Man has turned his ingenuity to the good of his kind, and where he once invented rockets, patented bomb-shells, made improvements in artillery, and wearied his brain to discover how the greatest number of his fellows could be killed in the least given time, he directs his genius, and applies his science, to the advancement and welfare of humanity. He makes the elements subservient to his wishes, and, by abridging distances, brings races and nations into friendly neighborhood. He narrows oceans with the steamship, and, binding the earth with bars of iron, he sends his chariots of fire on their errands of kindness.

This bringing men together by easiness of communication has, perhaps, contributed more than any thing to soften the asperities and allay the prejudices nourished by years of hostility.

The great Continental Fairs add their salutary influence, and bring from every quarter the activity and intelligence of mercantile enterprise. On the spot where, within the last half century, all Europe in arms contended for sovereignty, the manufacturer and trader collect their wares, and the bookseller his volumes, for the great periodical gathering. Where German, and Muscovite, and Gaul met in mortal conflict, shouting their war-cries in streets barricaded with dead men, and by swollen rivers, crimsoned with life-blood,—the sons of the combatants assemble in tranquil fellowship, to traffic with each other, to get wisdom from the sad history of the past, and to forget the quarrels of their fathers in the kindly courtesies of an advanced civilization.

This taste for commerce has been the result of peace. It has affected the most martial people, and the current of public feeling is now utterly opposed to war for national aggrandizement, or for the poor bauble called glory. It may be waged to maintain rights, or to destroy them, but the strife is between kings and subjects, and the very earnestness of the latter springs from the determination to secure a freedom of which they have ascertained the value in their industrial occupations. The *prestige* of military life is wearing away, and a new generation of men has found that honor and respectability may equally belong to all professions.

The prevalent opinion that there was something derogatory in trade, was exemplified in a distinguished British statesman, at the Congress of Vienna, who asserted, in presence of the representatives of Europe, that England was not dependent on commerce. This was intended as an offset to the sneer of Napoleon against the "nation of traders," and arose from a desire to "sink the shop," before the plumed and epauletted array, which dazzled and bewildered the civilian into an ungrateful forgetfulness of the very class, without whose aid emperors and kings, if suffered to retain power at all, would have dwindled to provincial governors.

Byron said,

"If commerce fills the purse, she clogs the brain;"

and yet he himself bravely encountered the peril by trafficking his own verses with a thrift that would have done credit to Baillie Nicol Jarvie, and an attention to detail which might have won the heart of Tim Linkinwater. It is satisfactory to reflect that his practice refuted his theory, and that driving a sharp bargain, at the highest market rates, for the proceeds of his genius, resulted in no apparent diminution of his acuteness, and the facility with which he continued to get up new stock in trade, indicated that his own cerebral organ had not been encumbered by previous operations.

As a voucher for the intellectual respectability of commerce, reference might be made to the merchant Solomon, and it is not written that his wisdom was impaired by his trade to Ophir, or his gentility doubted in consequence of his maritime expeditions to Tarshish.

The commerce of our own country is coextensive with the globe. We are thoroughly a mercantile people. We have vexed questions of tariff and free-trade; but, whatever are our opinions on them, there can be no one opposed to the just maintenance and protection of what involves the interest of manufacturer and merchant, and gives the farmer an inducement to labor beyond necessity, by offering him means to dispose of his surplus.

All classes, with us, are connected with commerce, and are in some way interested in its welfare. There is gloom over society when the ship stops too long at the wharf, and the prices current manifest depression. Anxiety is not confined to faces on "'change." There are

haggard looks among laboring men wanting work, and the stillness in the shop of the mechanic denotes the state of trade. The mill-wheel groans at half speed; the mule works lazily; the crowded warehouse will not admit another yard, and the stockholder consoles himself for no dividends, by abusing government. But the ship has hauled into the stream, and the sailor heaves cheerily at the anchor. The merchant moves briskly, and looks as though chancery had always been a mythical conception. The hard-featured bank smiles grimly as it loosens its stringent gripe, and the original phrase of "tightness in the money market" is dropped for a season. There is stir and bustle in the street; the sound of the saw and hammer is heard again; manufacturing stock looks up at the brokers' board, and the government is not so very bad, after all.

The American merchant is a type of this restless, adventurous, onward going race and people. He sends his merchandise all over the earth; stocks every market; makes wants that he may supply them; covers the New Zealander with Southern cotton woven in Northern looms; builds blocks of stores in the Sandwich Islands; swaps with the Feejee cannibal; sends the whale-ship among the icebergs of the poles, or to wander in solitary seas, till the log-book tells the tedious sameness of years, and boys become men; gives the ice of a northern winter to the torrid zone, piles up Fresh Pond on the banks of the Hoogly, gladdens the sunny savannahs of the dreamy South, and makes life tolerable in the bungalow of an Indian jungle. The lakes of New England awake to life by the rivers of the sultry East, and the antipodes of earth come in contact at this "meeting of the waters." The white canvas of the American ship glances in every nook of every ocean. Scarcely has the slightest intimation come of some obscure, unknown corner of a remote sea, when the captain is consulting his charts, in full career for the "terra incognita."

The American shipmaster is an able coadjutor of the merchant. He is as intelligent in trade as in navigation, and combines all the requisites of seaman and commercial agent. He serves his rough apprenticeship in the fore-castle, and enters the cabin door through many a hard gale and weary night-watch. His anxieties commence with his promotion. Responsibility is upon him. Life, and character,

and fortune depend on his skill and vigilance. He mingles with men of all nations, gathers information in all climes, maintains the maritime reputation of his country, and shows his model of naval architecture wherever there is sunshine and salt sea. He has books, and he reads them. He hears strange languages, and he learns them. His hours of leisure are given to cultivation, and prepare him for well-earned ease and respectability, in those halcyon days to come, so earnestly looked for, when he shall hear the roaring wind and pelting rain about his rural home, and shall not feel called upon to watch the storm.

What has commerce done for the world, that its history should be explored, its philosophy illustrated, its claim advanced among the influences which impel civilization ?

It has enabled man to avail himself of the peculiarities of climate or position, to make that division of labor which tends to equalize society, to distribute the productions of earth, and to teach the benefit of kindly dependence. It unites distant branches of the human family, cultivates the relation between them, encourages an interest in each other, and promotes that brotherly feeling which is the strongest guaranty of permanent friendship. People differing in creed, in language, in dress, in customs, are brought in contact, to find how much there is universal to them all, and to improve their condition by supplying the wants of one from the abundance of the other. The friendly intercourse created by commerce is slowly but surely revolutionizing the earth. There was a time when men met only on the field of battle, and there was but one name for stranger and enemy. Now, wherever a ship can float, the various emblems of sovereignty intermingle in harmony, and the sons of commerce, the wide world through, in consulting their own interests, advance the cause of humanity and peace.

In looking for the mighty influences that control the progress of the human race, the vision of man ranges within the scope of his own ephemeral existence, and he censures the justice which is steadfastly pursuing its course through the countless ages. We turn away bewildered by the calamities which extinguish nationality in blood, and give to the iron hand fetters forged for the patriot. Let him who

desponds for humanity, and mourns for faith misplaced, for hopes betrayed, for expectations unrealized, look back. Has revolution and change done nothing? Is there no advance from kingly prerogative and priestly intolerance; no improvement on feudal tenure? The end is not yet. Let the downcast be cheered, for the Eternal Right watches over all, and it moves onward, to overcome in its good time.

Among the great agencies by which the wisdom of God works out the problem of human destiny, the subject on which I have addressed you will be acknowledged, whenever its philosophical history shall be written.

In commencing, it was intimated that the Merchant has sometimes claims to scholarship. The proposition may be reversed, and we may inquire whether the scholar would not occasionally consult his own welfare, by adopting an active pursuit, in which he might become distinguished, instead of clinging to mediocrity in a high profession simply because he has received a degree from a university, and fears that he might fall from Brahmin to Pariah, and lose caste in the descent. There is an aristocracy of letters, and it can not only be borne, but regarded with reverence, when its claims are founded on intellectual superiority, or acquisition of knowledge surpassing that of ordinary men. But the pride that can not read its diploma without the aid of grammar and dictionary, should not be offended at the suggestion, that there are other roads to success than through the Court Room, Hospital, or Divinity School. There is esteem, respect, veneration, for the profound, conscientious lawyer, the skillful, scientific physician, and the fearless, truth-telling minister of God. They are "all, all honorable men;" no earthly position can be higher, no sphere of usefulness more extensive. But it is another thing to adopt a profession, merely because it is considered respectable; to be a nuisance in an unswept chamber, garnished with dusty newspapers, and a few dog-eared, bilious looking volumes, where the gaunt spider holds undisturbed possession, no fratricidal hand ejecting him from his cobweb office, for there is a tacit understanding between the occupants, and they practice in company, with that bond of sympathy which arises from kindred employment; or, to become copartner with death, as the sulky rattles and squeaks on the highway, with

barely acquirement enough in it to pass for doctor, reputation depending on some happy blunder, in the course of a series of experiments instituted on the ground that there is luck in many trials ; or to drag heavily along, where the spirit is weak and the flesh is unwilling, the six days' task, a labor of desperation, reluctantly worried through, that there may be much endurance on the seventh.

“ *Ex quovis ligno, non fit Mercurius.*”

The common notion that a collegiate education is a preparation for a learned profession alone, has spoiled many a good carpenter, done great injustice to the sledge and anvil, and committed fraud on the corn and potato field. It turns a cold shoulder to the leather apron, sustains Rob Roy's opinion of weavers and spinners, looks superciliously on trade, and has an unqualified repugnance for every thing that requires the labor of hands as well as head. It keeps up the absurdity, that the farmer's son should not return to the plow, that the young mechanic must not again wield the hammer, and that four years are lost, when the graduate finds himself over the merchant's Letter-book, instead of Blackstone's Commentaries ; as though education could not be useful out of an allotted line, and would not compensate its possessor, whether the sign over his door proclaims him shoemaker or attorney at law.

He is wise who, discovering for what he is qualified, dares do what he feels he can do well. What matters it that a strip of parchment attests his prescriptive claim to scholastic honors, and a college catalogue wafts his name to posterity ? If he has a genius for making shoes, or laying stone wall, let him make shoes, or lay stone wall. Either is as honorable as filling writs, prescribing doses, or writing sermons because Sunday is coming.

Experience tells us that power does not grow from abstraction ; that influence is not dependent on place. Every village has its Cæsar. He may be the manufacturer, the store or tavern keeper, or the stage-driver ; sometimes, but more rarely, the lawyer, or the doctor, not often now, the minister. He is, generally, the man of action, recommended, not by what he says, but by what he does. He may be distinguished for building cotton or saw mills, contributing to public wants, driving four in hand, or for possessing the requisites of royalty

at the commencement of that institution, and being good at rough and tumble. If his opinions are practical, they are quoted, and he is an oracle, if his words are confirmed by his deeds. The boys pronounce him famous, and the matter is settled beyond appeal; immortality is secured to him, and his name may, possibly, live for two generations. Their admiration is given to the strongest points of character, which are so indelibly engraven on their memories, that, when they become men, they think the race has degenerated; for they never meet, in after-life, any one who comes up to their young ideal, so completely filled by the great man of their birth-place. Indeed, the charm of first impressions gives a regard for the minutest things of the past, never to be renewed in later years, and makes us, unconsciously, unjust to the present. The sports of childhood appear to have descended to unequal hands, and skill and vigor to have dwindled away. Boys do not seem to run as fast, swim as far, or skate as dexterously as formerly. The games of ball and marbles, like painting on glass, are, to be sure, continued, but the glory has departed. It is well for the village hero if he wears his laurels contentedly, and does not seek for more extended homage. He is as important, in his limited arena, as though his reign spread over empires, and the trumpet of fame, as it echoes around his home, may fall with more harmony on his ear, than though its thrilling tones shook the nations. But if his ambition leads him to a wider range, and he looks for supremacy where men mingle in masses, he finds the thermometer of distinction differently graduated, and he sinks to zero. Greatness is relative. *There* is another standard. Competitors abler than himself are "as plenty as blackberries," and he may read the fable of the tilting match between the vessels of iron and of clay, and make the application.

It is a common complaint, perpetually reiterated, that the occupations of life are filled to overflowing; that the avenues to wealth or distinction are so crowded with competitors, that it is hopeless to endeavor to make way in the dense and jostling masses. This desponding wail was doubtless heard when the young earth had scarcely commenced her career of glory, and it will be dolefully repeated by future generations to the end of time. Long before Cheops had

planted the basement stone of his pyramid, when Sphinx and Colossi had not yet been fashioned into their huge existence, and the untouched quarry had given out neither temple nor monument, the young Egyptian, as he looked along the Nile, may have mourned that he was born too late. Fate had done him injustice in withholding his individual being till the destinies of man were accomplished. His imagination warmed at what he might have been, had his chances been commensurate with his merits; but what remained for him now in this worn-out, battered, used-up hulk of a world, but to sorrow for the good old times, which had exhausted all resources!

The Roman youth, as he assumed the "*toga virilis*," and, in all the consciousness of newly-acquired dignity, folded about him his fresh insignia of manhood, thought that it should have been put on some centuries earlier. Standing amid memorials of past glories, where arch and column told of triumphs which had secured boundless dominion, he felt that nothing was left for the exercise of his genius, or the energies of his enterprise. He saw, sculptured on frieze and architrave, the subjugation of many a nation, and strange garbs and foreign tongues swarmed and sounded around him, as the victims of all lands were summoned to a common captivity. The black children of the sun were there, from beyond the burning sands of the desert, and the unshorn, fur-clad barbarian of the north, even while the ravens were gathering in the halls of Odin for their "fell swoop." The recesses of Asia gave up the swarthy Indian, and from the "Ultima Thule" came the blue-eyed Briton. All were mingled in the same sad doom, at the bidding of the universal master. What was left for ambition? Conquest had consumed itself, the march of the legion was stayed, and the domesticated eagle crouched among the household gods.

The mournful lamentation of antiquity has not been weakened in its transmission, and it is not more reasonable now than when it groaned by the Nile and Tiber. There is always room enough in the world, and work waiting for willing hands. The charm that conquers obstacle and commands success, is strong Will and strong Work. Application is the friend and ally of genius. The laborious scholar, the diligent merchant, the industrious mechanic, the hard-working farmer, are thriving men, and take rank in the world, while

genius, by itself, lies in idle admiration of a fame that is ever prospective. The hare sleeps or amuses himself by the wayside, and the tortoise wins the race.

Even the gold of California requires hard work. It can not be had for the gathering, nor is it to be coaxed out with kid gloves. The patents of nobility, on the Sacramento, are the hard hand and the sun-burned face of the laboring man.

Genius will, alone, do but little in this matter-of-fact, utilitarian, hard-working world. He who would master circumstances must come down from the clouds, and bend to unremitting toil. To few of the sons of men is given an exception from the common doom.

“The poet’s eye, in a fine frenzy rolling,
May glance from heaven to earth, from earth to heaven,”

and yet, in all that space, encounter nothing but air too impalpable to be wrought into a local habitation or a name. His suspended pen may wait in vain for the inspiration that is to bring immortality, and when, at last, it descends on the expectant foolscap, it is, perhaps, only to chronicle rhymes which shall jingle for a day in some weekly newspaper. He who draws on genius alone, is oftentimes answered by—no funds; his drafts are unexpectedly protested, and he finds himself bankrupt, even while unlimited wealth seems glittering around him.

It is not revealed how much of the celebrity of gifted men has been dependent on “hard digging.” The rough draughts of inspiration are not printed; the pen-crossings, those modernized marks of the inverted *stylus*, curl up chimney. There may have been much perplexity before smooth verses, which fall so harmoniously on the ear, were tortured into existence; many a trial, before the splendid figure could be hammered into shape:

——— “in versu faciendo
Sæpe caput scaberet, vivos et roderet ungues.”

The wondrous efforts of the mightiest masters of art have something in them besides genius. The transfigured divinity of Raphael, and the walls covered over by a pencil which seems to have been dipped in sunbeams, are records not only of the mind that could image to

itself those creations, but of the intense study which, it is known, he devoted to the elements of his art. Not by sudden flashes came the graceful proportions, which give such exceeding beauty to his works. Genius trusted not to itself alone, but gathered from science illustrated in the anatomical room, and from untiring contemplation of dead and living model, every auxiliary that could contribute to excellence.

When Michael Angelo hewed out his thought in marble, or personated, in fresco, the awful conceptions of the bard he loved so well, giving material form to more than the ideal of Dante, he produced the result of profound meditation mingled with the severest application to the acquirement of all knowledge that could aid his unrivaled power.

The examples before us bid us work, and the changing present offers ample opportunity. Around us, everywhere, the new crowds aside the old. Improvement steps by seeming perfection. Discovery upsets theories and clouds over established systems. The usages of our boyhood become matters of tradition, for the amusement of our children. Innovation rises on the site of homes revered for early association. The school-books we used are no longer respected, and it is not safe to quote the authorities of our college days. Science can scarcely keep pace with the names of publications, qualifying or abrogating the past. Machinery becomes old iron, as its upstart successor usurps its place. The new ship dashes scornfully by the naval prodigy of last year, and the steamer laughs at them both. The railroad engine, as it rushes by the crumbling banks of the canal, screams out its mockery at the barge, rotting piecemeal. The astronomer builds up his hypothesis, and is comforting himself among the nebulae, when invention comes to the rescue; the gigantic telescope points upward, and, lo! the raw material of which worlds are manufactured, becomes the centers of systems blazing in the infinite heavens, and the defeated theorizer retreats into space, with his speculation, to be again routed, when human ingenuity shall admit us one hair-breadth further into creation.

The powers of man have not been exhausted. Nothing has been done by him that can not be better done. There is no effort of science or art that may not be exceeded; no depth of philosophy that

can not be deeper sounded ; no flight of imagination that may not be passed by strong and soaring wing.

All nature is full of unknown things. Earth, air, water, the fathomless ocean, the limitless sky, lie almost untouched before us. The chances of our predecessors have not been greater than those which remain for our successors. What has hitherto given prosperity and distinction, has not been more open to others than to us ; to no one, past or present, more than to the young man who shall leave college to-morrow.

Sit not with folded hands, calling on Hercules. Thine own arm is the demi-god. It was given to thee to help thyself. Go forth into the world trustful, but fearless. Exalt thine adopted profession, nor vainly hope that its name alone will exalt thee. Look on labor as honorable, and dignify the task before thee, whether it be in the study, office, counting-room, workshop, or furrowed field. There is an equality in all, and the resolute will and pure heart may ennoble either.

But no duty requires thee to shut out beauty, or to neglect the influences that may unite thee with heaven.

The wonders of art will humanize thy calling. The true poet may make thee a better man, and unknown feelings will well up within thee, where the painter's soul glows on canvas, and the almost breathing marble stands a glorious monument of the statuary's skill.

Nature, too, will speak kindly to thee from field and forest, from hill and lake-side. Go into glade and woodland, by the waving harvest, and the bright river hurrying to the sea. Look up at the stars in the still night. Listen to the gentle voice of the south wind, as it whispers with the pines. Watch the pulsations of the ocean, as they regularly beat on the sand. Such teachings will tell thee there is consolation in the struggles of this life, and may foreshadow the repose of that which is to come.

LIVES

OF

AMERICAN MERCHANTS.

THOMAS HANDASYD PERKINS.

THOMAS HANDASYD PERKINS was born in Boston, December 15, 1764, and named for his maternal grandfather, Thomas Handasyd Peck, who dealt largely in furs and the importation of hats. His father was a merchant, who died in middle age, leaving a widow and eight children, three sons and five daughters, most of them very young. She was a woman of excellent principles and remarkable energy, and undertook the heavy charge thus devolved upon her with deep solicitude (as appeared from a subsequent reference of her own to this passage of her life), but with firmness and ability. She appears to have assumed some part of the business of her husband, who had been connected with George Erving, one of the principal merchants in the town. Letters from Holland are remembered which were addressed to her as *Mr.* Elizabeth Perkins; and when her eldest son, having attained the age of manhood, went some years afterward to the Island of St. Domingo, where he established himself, he sailed from Boston in a ship, the *Beaver*, of which his mother was part owner, and which had been chartered to the French government to transport part of their cavalry to Cape François.

This estimable lady discharged her duties successfully, rearing her children with such advantages as fitted them for stations of responsibility, which they afterward filled with credit to themselves and to her; and at the same time taking an active part herself with the charitable associations of the town, which is shown by acknowledgments found among her papers and in records of her services as treasurer and otherwise, from those with whom she acted.

On her decease, in 1807, it was voted "that the officers of the Boston Female Asylum wear a badge of mourning for the term of seventy-one days" (corresponding probably to the years of her life), "in token of their high consideration and respect for the virtues of the deceased, and of their grateful and affectionate sense of her liberal and essential patronage as a founder and friend of the institution." She is still remembered by a few gentlemen, sons of her former neighbors and associates, as an excellent friend, of active benevolence, and as a lady of dignified, but frank and cordial manners.

Numerous descendants of hers, under various names, now move in different walks of life in the United States, in Europe, and Asia, and not a few of them distinguished for prosperity and the wise use of wealth, and for intelligence and refinement, as well as for the sound principles which she inculcated on all.

The success of several of the branches of her family was essentially promoted by the energy and warm-hearted sympathy of the subject of this memoir, who was the second son, only six years of age at the death of his father in 1771. Some notice of one, who was himself an eminent merchant, and in reference to whom it may be said that both his father and mother were merchants, seems to find an appropriate place in a commercial work.

His father lived in King-street, now State-street, where the conflict took place between the citizens and the troops,

called afterward the "Boston massacre;" and though he was little more than five years old at that time, the sight of the dead bodies, and of the blood frozen the next day on the street, made an impression on his mind that was never obliterated. The troops being quartered near there, many of the officers were afterward visitors in his mother's family.

At about seven years of age he was put under the care of a clergyman of great respectability at Middleborough, about thirty miles from Boston, and was afterward at school in Boston, until intercourse with the country being stopped, his mother retired with her family to Barnstable, where she resided till the town was evacuated by the enemy. His grandfather, Mr. Peck, remained in Boston through the siege, but was near being sent home to be tried as a rebel for freedom of speech.

While living with his mother at Barnstable, both his legs were broken by an unlucky accident, as he was returning from an excursion in the woods; and though the limbs were well set, and he soon recovered the use of them, he occasionally felt the effect of the injury when the weather was bad, even in advanced age. There, too, he formed an early and close friendship, that remained unbroken for nearly eighty years, until terminated by death, with one of his companions whom he had saved from drowning—the late distinguished lawyer and statesman, Harrison Gray Otis, nephew of the revolutionary patriot.

Some time after the return of the family to town, his mother decided on giving him a collegiate education, and he was sent, with other boys from Boston—one of them was the Hon. John Wells, now the oldest living graduate of Harvard—to an instructor at Hingham, the Rev. Mr. Shute, noted for his success in preparing lads for college. After residing there three years, and being prepared for Cambridge, he was so reluctant to enter college, that it was

decided that he should go into a counting-house. He was strongly inclined by temperament to active life. Vigorous and bold, with a frame peculiarly fitted for endurance, which was afterward developed in fine proportions for strength and beauty in manhood, he saw less to attract him in the life of a student than in one of enterprise, where he might indulge a love of adventure and exercise the courage, equal to almost every emergency, which characterized him. He was placed with the Messrs. Shattuck, then among the most active merchants of Boston, with whom he remained until he was twenty-one. Long afterward he recurred to this decision with regret for having relinquished such a privilege, and in advanced age repeatedly said that, other things being equal (which condition he repeated emphatically), he should prefer for commercial pursuits those who had received the most complete education. In this opinion he seems to have coincided with another experienced merchant, who once gave it as the result of his observation in a long life, that as a general rule applied to the whole class of commercial men, of whom it is well known that a considerable proportion fail, those had succeeded best who were the best educated. It derives confirmation, too, from a fact generally noticed, both here and in Europe, by those who know what goes on in the public schools where lads are prepared by different courses of study respectively, either for college or for mercantile life, as their friends prefer. Those who are engaged in classical studies for most of the week, and give but a small portion of it to other pursuits, are generally found to be well up in arithmetic, geography, &c., with those who bestow their whole time on such branches.

Without underrating the importance of a habit of attention to detail, or the knowledge of minute affairs and the qualities of merchandise, which may be acquired by early apprenticeship, it is to be remembered that men of high

culture who mean to effect what they attempt, show great aptitude for the minutiae, as well as for the general scope of any new business which they undertake, and that intellect well disciplined has considerable advantages in comparison with routine.

On leaving the Messrs. Shattuck in 1785, not being well, he was advised to pass the winter in a warm climate, and visited his elder brother, Mr. James Perkins, in St. Domingo. From there he went to Charleston, S. C., and in some memoranda made for his children within a few years past, he refers to this visit to South Carolina in the following terms :

“ As I had taken letters of introduction to some of the most distinguished inhabitants of Charleston from Gen. Lincoln and Gen. Knox, the former of whom was the defender of Charleston during the war of the Revolution, and was a great favorite, it gave me a pleasant introduction into the best society under most favorable circumstances. As the inhabitants who have large plantations spend as much of their time on them as the climate will allow, I was an inmate in several of their families, but passed the principal part of the time at the plantation of Mr. Thomas Ferguson, who had several rice plantations upon which he numbered upward of 800 slaves. The plantations were at a place called *Pon Pon* ; and in the vicinity was Gen. Wm. Washington, who was a nephew of President W., and during the war commanded a regiment of cavalry. He gained a high reputation as a soldier, and was an accomplished gentleman. There was fine sport with the gun—geese, duck, teal, &c., being in great abundance. Every Saturday the gentlemen of the neighborhood met at a hunting stand in a favorite spot for deer, hunted in the morning, and made good cheer after the chase, dining in the woods, and in case of not having success in hunting, always securing a succedaneum in the form of ham, chickens, and

other 'creature comforts.' The Saturdays were real red-letter days; and I could name twenty who were in the habit of meeting on such occasions, all of whom have long since retired behind the scenes."

He soon afterward accepted an invitation to join his brother in St. Domingo, and they formed a house there which was very successful; but finding that the climate did not agree with his health, he returned to Boston, and for some time attended to the business of the house in the United States, where their correspondence was extensive, his younger brother, the late Samuel G. Perkins, Esq., filling his place in the firm.

In 1788 he was married to Miss Elliot, only daughter of Simon Elliot, Esq. It was a union entirely of affection, and lasted for more than sixty years. His married life was commenced with necessity for strict economy; but the connection probably gave an important bias to his commercial career, as it led to intimacy with Capt. James Magee, a relative of Mrs. Perkins, who had made one voyage to Canton. He soon turned his attention to trade with China, and sailed from Boston in February, 1789, as supercargo of the ship *Astræa*, belonging to E. H. Derby, Esq., of Salem, bound to Batavia and Canton, and commanded by Capt. Magee. Difficulties were encountered and inconveniences were necessarily submitted to then which are avoided now. The ship was not coppered, and her bottom becoming foul, they made a long passage to Batavia: being in want of water before arriving there, they stopped at Mew Island, at the mouth of the Straits of Sunda, for a supply. Referring to the voyage and this incident in some memoranda made for his children many years afterward, he says:

"The casks in which a part of our water was contained had been used in bringing coffee from the Cape of Good Hope, and although burned out, and, as was supposed, purified, yet the water put in them was most disgusting.

The waters from the cascade on the Java shore were, of course, duly appreciated. We remained in this beautiful bay several days. There were at the time I speak of (now fifty-seven years since) no inhabitants on this part of Java. I went on shore every day, and in one of my excursions climbed the precipice over which the cascade flowed, to examine its source; and from what we learned on reaching Batavia, we were led to believe that we had run great hazard, as more than one instance had occurred of persons visiting the same spot having been destroyed by tigers, who were slaking their thirst in this beautiful stream. Bats of great size were seen crossing the narrow strait which divided Mew Island from Java, and returning toward the close of day to their roosts on the Java side.

"I remember as if it were yesterday the fright I had in crossing a creek, the bottom of which was hard, about knee deep, and but a few yards wide. My crossing alarmed half a dozen or more young crocodiles or alligators, which were further up the stream than where I was crossing, and they came down upon us with a celerity which was inconceivable. None of them touched either my servant or myself, and I have no doubt they were quite as much alarmed as we were.

"No boats or vessels of any kind came into the bay while we lay there. Prince's Island was in sight; but the inhabitants, who had a bad name, were otherwise engaged, and we met nothing to alarm us. The pirates from Sumatra and the Eastern Islands made frequent attacks on vessels in those days, even so far to the west as the Straits of Sunda, though their depredations were more confined to Banca Straits and the more eastern archipelago."

That part of Java remains uninhabited now, as it was at the time which he thus referred to, and both tigers and anacondas abound there. Quite recently a botanist, engaged in making collections for a British nobleman, having

crossed from Mew Island to the Java shore, his dog sprang from the boat as it touched land, and, dashing into the woods, was immediately seized by a tiger, as his master doubtless would have been if he had entered the thicket first. The enormous bats here mentioned are well known to naturalists. It is said that coal has now been discovered in that vicinity, which may lead to some settlement there.

They were among the earliest visitors at Batavia from this country, and were treated with great civility by the governor-general and others in authority, but found some difficulty in obtaining permission to dispose of the cargo intended for that place. He kept a journal while there, and the following extracts from it exhibit some obstructions in business and deference to authority, from which foreigners are now relieved.

"July 13, 1789. At five o'clock anchored in three fathoms water in the harbor of Batavia, where we saw Capt. Webb's brig. At seven the captain came on board, and gave us the most melancholy account of the state of affairs at the place—of the prohibition and restrictions on trade, and every thing else which could serve to give us the dumps.

"14th. At eight in the morning took Capt. Webb in our boat and went on shore. The entrance of the canal through which we pass is about half a mile from the ship. The appearance in the harbor beautiful. Canals, which cross each other at right angles through the city, are about forty or fifty feet wide. The water, which is always very dirty, must be unhealthy. They are continually filled with boats, which carry up and down cargoes.

"The variety of nations, which are easily to be known by their different countenances, astonishing. Great numbers of Chinese. Stopped at the custom-house, where the names of the captain and myself were taken, and other

minutes respecting our passage, &c. As the canal is difficult to pass after getting to this place, which is about a mile and a half from shore and through the centre of the town, we took a coach, which was provided us by the Scribe who questioned us, and with whom I rode to the Shabendar's. Received with civility by him, but discouraged from expecting permission to sell. Represented our situation—the encouragement we had ever met with, &c. He told us he would do every thing in his power to serve us, but feared we should not succeed.

“Was conducted to the hotel, where all strangers are obliged to put up. Found Blanchard, who speaks of his prospects as distressing. Had been here a week and done nothing but petition.

“According to common custom, presented a petition through the Shabendar for permission to sell. Waited upon the director-general, for whom we had a letter from Mr. L——, his nephew. His house a palace; he received us, Dutchman-like, in his shirt sleeves, and his stockings half down his legs; took our address, and told us we should hear from him again; think he will be of service to us. Made other acquaintances through my knowledge of French, and endeavored to make some friends. To-morrow the council sit, when our fate is to be known.

“This evening the British ship Vansittart arrived, and the captain, whose name is Wilson, with his second mate, purser, and doctor, came on shore. Was very happy to find the doctor to be the gentleman for whom I had a letter, and whom I supposed to have been in the Pitt, Indiaman; he seems to merit all which has been said to me of him; feel myself drawn toward him more from his being a countryman than, perhaps, any other circumstance, on so short an acquaintance.

“Thursday, 15th. Anxious for the reception the petition may meet. At ten o'clock Capt. Wilson and I went with

the Shabendar, with our petitions, to the council-chamber. After walking the hall a long time, and being witness to a good deal of pompous parade, was introduced to the council-chamber, where the members, who are eight in number, were seated round a large table covered with silk velvet, with the governor-general as president. I made my respects, and presented my petition, and then left them to take another stroll in the hall, till the Shabendar, upon the ringing of a bell, once more introduced us to the great chamber, when Capt. Wilson had liberty to land his articles; but we, poor, despised devils, were absolutely denied the liberty of selling a farthing's worth. Whatever I thought of the partiality, I very respectfully took my leave, but determined to persevere, and after much difficulty, got leave to renew our petitions.

"16th. Received an invitation to sup with the director, where we were superbly entertained and met much company. Many speak French; represented our situation; music at supper.

"Friday, 17th. Nothing to be done until Monday, when the council meet again. It is supposed we shall not have our future petition acceded to. Making interest.

"Sunday, 19th. Dined with the governor, and received civility; an elegant place. The area, where we dined, superb; and the prospect round it not to be exceeded. Passed the evening, by invitation, at the director's, where were all the council of eight, the governor, the old director-general, and other grandees. More parade than before. Played cards; custom of washing before and after dinner; the improvement in luxury; washing in rose-water; supper elegant—superbly so; huzzaing, and the return from the owner of the house after any complimentary toast.

"I wrote a petition in behalf of Blanchard and myself, and had it translated into Dutch.

"Monday, 20th. Dined with the fiscal, who treated us

with good fare ; the British officers there, and many persons of consequence.

“Tuesday, 21st. Supped with one of the Edelheeren ; every thing in superb style ; the same company as before ; the governor there ; he does not honor them more than once a year with his visits. Twenty ladies at table ; their dress, manners, style of putting up the hair—sitting by themselves ; toasts ; huzzas ; bouquets ; rose-water ; superfluity of every thing which Europe and the Indies can give.

“Gained permission to sell.”

This restriction on sales by foreigners has been removed since that time, and it is not necessary to wait for any such permission now. But at that time the United States of America were little known or regarded in that distant part of the world, and it is easy to see that the final success which the young merchant thus attained with the despotic authorities of Batavia, who had pointedly and formally refused his application in the outset, is fairly attributable to personal qualities which distinguished him even at that early period, and were characteristic through life. Few men could exert a greater influence over others with whom he had an important point to carry.

His notes, on various subjects, in the same diary, show careful and general observation :

“It is death to take spices ; and an acknowledgment of having received notice of this is required, so that one cannot plead ignorance. The Chinese racked on the wheel for running spices ; yet any one of them will do it, bringing them to one’s chamber in small quantities of 20 or 30 lbs. The Chinese are the principal husbandmen. All the eastern nations are represented here in greater or less numbers—Armenians, Moormen, &c. Murders frequent ; Malays revengeful and cowardly, taking every advantage of situation, fearing to attack a man openly, and even afraid to hold a pistol. Gates of the city ; strict regulations respect

ing the going out and coming in at them. Four gates ; walled all round—kept in good repair ; regularity of the trees. Chinese live in the suburbs, and obliged to be out of the walls before night.

“Procured two birds of paradise ; the bird a native of the Moluccas or Spice Islands ; valuable at Bengal and on the peninsula of India.

“Birds’ nests at Batavia at 2,500 paper dollars the pecul. The birds that make these nests are shaped like the swallow, and fly with the same velocity, but are smaller. We saw numbers of them while at Mew Island, but did not know them to be the same at the time. The coast of Sumatra gives the greatest supply of them—called the *Salignare*, and found in great numbers in the Philippines. They always lay in the same nest unless it be destroyed, and will keep continually rebuilding when their nests are taken away ; late method of insuring good nests by destroying all the old ones. The nests are formed of a glutinous substance found in the water. They are about the size of the inside of a swallow’s nest, and some of them almost transparent. The soup made of them is very palatable, but as it is dear, it is not often met with ; the old nests are of a black cast, and not near so valuable as the white. There are three layers or thicknesses in the nests, which, when separated, appear like three distinct nests ; the first or outside layer brings the least price, increasing to the inside, which bears the amazing price above quoted.

“The shark fins are also esteemed a great delicacy for soups, and to many are very palatable ; but to me they were not so.

“There are at Batavia nine persons who bear the title of *Edelheer*, that being a title of nobility which they have assumed to themselves. Among these nine persons is included the governor-general, who is president of the grand council of the Indies, the other seven councilors, and the

director-general of the company, whose post is second in the settlement. The old director also, who—being far advanced in years—resigned, holds this dignity of Edelheer, and has the same attention paid to him that the inhabitants are obliged to pay to the rest of them. Obeisance is exacted from all persons without distinction in one form, which has much disturbed the feelings of some strangers who were not used to acknowledge themselves the inferiors of any one, and felt much galled at not being able to help themselves. It is this : the carriage of an Edelheer is, when in the city, or on meeting any carriage of distinction, preceded by two running footmen, who carry each a baton or cane, with a brass head resembling the weight used with a pair of steelyards, and of an extraordinary size. This announces the carriage which follows to be that of an Edelheer, when the other carriage must drive up on one side the way, and there wait until his greatness has passed. They are very civil in returning one as low a bow as is given them. When no carriage of distinction is on the road, and the Edelheer's carriage is without the suburbs, it is known by those canes before spoken of, being projected from the back part of the carriage in such a manner that they cannot but be seen. There is a heavy fine exacted for passing the carriage of an Edelheer without stopping.

“Some time since there was an East India Company's ship at Batavia, the captain of which thinking this a very great indignity offered him, upon his coachman's attempting to stop his horses, ordered him by signs to go on, which order not being complied with on the part of the former, the captain gave him a very severe prick with his sword. This made some noise at the time, but was overlooked. I think it did no great honor to the good sense of the captain, who must have been aware that the poor devil who drove him knew that passing the Edelheer would be attended with disagreeable consequences to himself, which should have

alone been sufficient to have prevented the captain from wishing it.

“The captain of a French frigate who was here fell upon a much more eligible plan, and one which succeeded to admiration. On being informed that his coachman would stop on meeting one of the Edelheeren, he determined on endeavoring to overcome by civility what he had no hopes of averting by any other means. He had directions for distinguishing the carriage of an Edelheer, and as soon as he saw one, prepared himself for descending from his carriage. As soon as his coachman checked his horses, he alighted from his coach, and made his respects to the Edelheer, who could do no less than dismount from his upon seeing a person of the appearance of the captain thus paying him his respects; and after many ceremonious bows and testimonies of civility, they again resumed their seats in their several carriages. This piece of outstretched politeness was found to be the cause of some trouble to the gentlemen Edelheeren during the captain’s stay here, which induced them to send an order to the hotel, giving leave to the coachman of the French captain to drive on without stopping for any one of the council, or indeed of the Edelheeren.

“In private companies the greatest attention and studied politeness is shown them, and they always, when at table, sit opposite to the master of the house, who divides the table lengthwise, and does not, like the host with us, take his seat at the end. They have a privilege of passing in and out of the several gates of the city at any time in the day, which is what no other person can do, as there are particular hours for passing and repassing the different gates.”

These dignitaries and the troublesome ceremonies attendant on their rank are no longer known.

“There is at Batavia a great medley of inhabitants. The

principal persons in business, after the Hollanders, are the Moormen. Many of them are very rich. They are distinguished by a peculiarity of dress and a turban on the head. They wear square-toed shoes, which turn up and terminate at each corner in a kind of ear, which has a curious appearance. They are rather slippers than shoes, having no quarters or straps to them. In some respects these people exceed any set of men whom I saw while at Batavia : they have an ease of address and an air of good-breeding which one would not expect to find in their countrymen. In their houses they are courteous, and strive to make one's time agreeable while under their roofs. They are the best-shaped of any of the eastern nations whom I observed while there ; their complexion nearly the same as that of the aborigines of America ; their features regular and well set, with the most piercing eye of any people I ever saw. Their religion is Mahometanism. They carry on a great trade to the different islands in the Indian seas, and by their traffic make great fortunes ; their mode of saluting is by passing the right hand, with a slow motion, to the forehead, and at the same time bowing the head with a most graceful ease. They are, with the Chinese, the great money-changers. They are as remarkably quick in casting and making calculations, without any assistance, as the Chinese are with their counters. Some of these people support a decent carriages as any in the place, and live with a great degree of taste.

“They all chew betel, areka-nut, and chunam. This has the effect of rendering the teeth black and shining, like ebony. They esteem it healthful, as it causes expectoration in a greater degree than tobacco. This, they aver, is absolutely necessary in their country. It is, however, a filthy, vile practice in our eyes, excusable in some degree in the men, but in the women truly disgusting. I never saw any European gentleman use the betel, but many of

the European women have adopted the habit of chewing it, and have their mouths crowded with it. The private secretary of the council, one of the most genteel men at Batavia, told me of his great aversion to the use of it in women, and observed that his wife had so great an attachment to it, that all his powers of persuasion were not sufficient to wean her from it. She was quite young, not more than nineteen or twenty at the extent. There is a child of seven or eight years of age always in attendance on those who chew the betel, which is deposited in a box, in some instances of very curious workmanship. This child is the bearer of the box, and ever waiting the wishes of the person so attended.

“All the people in this place seem very fond of being surrounded by domestics. One seldom sees a coach pass, particularly if there are women in it, without five or six slaves—some carrying the batons, others the umbrellas, &c., the slaves being generally Malays, though there are some from all the inhabited islands in the India and China seas. The Malays are great cock-fighters, and have fine birds. They bet deeply, and go to as unpardonable a length as the Chinese do, playing away the liberty of their wives and children, and even their own.”

He proceeded to Canton for a cargo of teas. While he was there, a vessel arrived, whose name has since become one of historical interest—the *Columbia*—the ship which in her next voyage, under the command of Captain Gray, crossed the bar of the Columbia river, as it was always called afterward, the incident being referred to in recent negotiations of intense interest as the foundation of a territorial claim on the part of the United States. Remaining several months in China, and attending assiduously to the business of the ship, he became well acquainted with the habits of the Chinese, and collected a fund of information concerning trade there in all its branches, and the value of

sea-otter skins and other furs from the northwest coast of our continent, which formed the basis of action for him afterward in planning numerous voyages and directing mercantile operations of great importance between America, Asia, and Europe. He was long remembered there, too, particularly by one occupying a subordinate position at the time, who had observed him, though not known to him personally, and who afterward became eminently distinguished in the commerce of the East—the well-known Hong merchant, Houqua. Commercial relations of an intimate character and entire confidence were afterward established between them, and existed for many years with mutual advantage.

Returning homeward, he found that the period of his absence had been eventful in changes that were to have important influence in the political and commercial world. They received news of the revolutionary movements in France from a vessel which they spoke in crossing the trade-winds. On arriving at Boston, they found our government organized under the new constitution of 1789, and though this led to heavy duties, particularly on teas, it was giving confidence and stability to trade. With the information which he had brought home, he sent a brig—the Hope, Capt. Ingraham—to the northwest coast, with the intention of terminating the voyage at Canton. The most important result of this voyage appears to have been the discovery of the northern portion of the Marquesas islands, as now laid down on the map of the Pacific. Its main object was defeated by untoward circumstances.

He soon afterward joined his friend Capt. Magee, however, in building a ship—the Margaret—of which the captain went master for the northwest coast, and after an absence of two years and a half brought the voyage to a successful close. Capt. Magee carried out the frame of a vessel, with three or four carpenters, and set up the little

craft of about thirty tons under Capt. Smith, then the chief carpenter, and the schooner collected some twelve or fifteen hundred sea-otters during the season, which added much to the profit of the voyage, as the skins were worth \$30 or \$40 when Capt. Magee reached China.

In 1792 the insurrection began in St. Domingo, where his brothers had continued their establishment, doing a prosperous business up to that period. Mr. James Perkins, the eldest brother, and his wife were in a perilous situation at the beginning of it, being in the interior on a visit to a friend who had a plantation, next to the one first destroyed, on the plains of the Cape. They made their escape, however, from the frightful treatment which awaited all who lingered, and reached the Cape. But things grew worse. The place was taken by the insurgents and burned, and the inhabitants were obliged to get away in the best manner they could. This, of course, broke up his brothers' establishment. Their store was burned by the blacks, with its contents, which were valuable. This, however, was not the worst, as the planters were largely in debt to the house, and their means of paying destroyed. The brothers (James and Samuel G.) returned to Boston, having lost most of their property, to begin the world anew. He then formed a copartnership with his brother James, which continued until the death of the latter, in 1822, under the firm of J. & T. H. Perkins, though the name of the firm was altered on the admission of their sons in 1819. They used the information which they had acquired at St. Domingo with advantage, by keeping two or three vessels trading to the West Indies, and shipping coffee and sugar to Europe.

But their most important business was the trade of their ships on the northwest coast and in China. They were concerned in numerous voyages in that direction, and eventually established a house at Canton, under the firm of

Perkins & Co., which became one of great importance and eminently successful.

In December, 1794, he took passage for Bourdeaux in a ship belonging to his own house and that of Messrs. S. Higginson & Co.,—in which firm his brother, Mr. S. G. Perkins, had become a partner—with a cargo of provisions; the demand for them in the disturbed state of French affairs offering the prospect of a fair result to such a voyage. But the depreciation of the assignats and other causes, threatening to defeat their hopes, he found it best to continue abroad for some time. His observations while there, and the occurrences in which he became concerned, were of an interesting character. He made full notes at the time, but the following account is taken from the memoranda already referred to, written in a week of leisure long afterward, and commencing thus :

“ To my Children.

“SARATOGA SPRINGS, July 18, 1846.

“It has often occurred to me that it would have given me infinite pleasure to have known more than has come to my knowledge of the early life of my father. He died when I was about six years of age, and all I know of him is from report. My recollections of him are very faint, though I have an impression that I remember him in an emaciated state shortly before his death.”

After narrating, for the information of his family, some incidents of his early life, part of which have been already mentioned, he proceeds to relate the occurrences that followed this voyage to France, as follows :

“I remained in Europe from December, 1794, to October, 1795—a very interesting period of the French revolution. What was called ‘The Mountain’ in the convention had been prostrated in some degree by the fall of Robes-

pierre, the principal mover in the most bloody scenes of the revolution. He endeavored to destroy himself, but failed, and left the final act to the guillotine. This instrument had done execution on thousands through his influence, and retributive justice was satisfied in the fate which expiated his crimes.

“France was by no means in a quiet state when I reached Bourdeaux, and in traveling with the courier day and night, we passed so near the theater of war in La Vendée, as to hear the reports of the cannon of the belligerent parties. If we had been fallen in with by the Vendéens, we should doubtless have had our throats cut, as public agents and bearers of dispatches from one province to another. We escaped, however, unharmed, though the fate we feared befell the courier a few nights after we passed. During my stay in Europe my time was passed principally in Paris, where I had rooms in the same hotel with my friend Mr. Jos. Russell. We kept a carriage between us, always visiting or traveling together. It was a new English chariot, which had been left behind by some traveler on the breaking out of the war, and was in perfect order. We found it of great convenience while in the city, as public carriages were not easily had, and no private ones were kept by any Frenchmen. Indeed, they were kept by very few except by foreign ambassadors.

“There were in Paris several Americans of my acquaintance besides Mr. Russell. We used to dine at a restaurateur, and breakfast at home, the wife of the porter of the hotel furnishing our coffee. There was a great scarcity of breadstuffs during the winter and spring. It was produced partly by the farmers having their plowshares turned into swords, partly by the waste attendant on war, and in part by an unwillingness to sell for assignats, which were constantly declining in value. The whole population of Paris was placed under restriction, and each

family received a certain quantity per day from the public bakers at a fixed price. The hotels gave in their number of guests for whom they drew the stipulated quantity, and those who dined out had their bread carried to the place where they dined. I dined almost every Saturday with the minister of the United States, where I was in the habit of meeting distinguished men.

“I had little business to do in Paris, and leisure, therefore, to observe what was passing. Having sold the cargo, or the principal part of it, to government, I had little else to do for months than to dance attendance upon the bureau which had the adjustment of the account, and was finally obliged to leave the matter to the care of a friend.

“After the fall of Robespierre, the revolutionary tribunal of which Fouquier Tinville was the Accusateur Public—like our attorney-general—being abolished, he, with five judges and ten jurymen, in all sixteen, were executed in the Place de Grève by that operation which they had inflicted on men, women, and even children, for pretended crimes. I went with Mr. Russell, Mr. Higginson, and several others, and secured a room, the nearest we could get to the place of execution, that we might witness it closely. The prisoners arrived in two carts, from which they were taken out and placed in the room directly under the scaffold. From there they were taken, one by one, and by a ladder of eight or ten feet were brought to the instrument and decapitated. The attorney-general was the last to suffer, and must have felt at the fall of the axe in every execution as much as he felt when his turn came. They all met their fate without a struggle, except a man, one of the judges, who had been of the noblesse of the country, and whose name was *Le Roi*, which he had, by decree of the convention, changed to *Dix Août*, or Tenth of August, after the assault upon the Tuileries on that memorable day, when the Swiss and the king's immediate attendants were so

shamefully murdered by the populace of Paris. This man died game, but kept vociferating his execrations upon his executioner, until he was silenced by the fall of the axe.

“This mode of execution is certainly merciful, inasmuch as its work is soon done. From the time the prisoners descended from the carts until their heads were all in long baskets placed in the same carts with the lifeless trunks, was fourteen minutes ! Two minutes were lost by changing the carts, so that if all the remains could have been placed in one basket, but twelve minutes would have been required for beheading the sixteen persons ! The square was filled with people. Great numbers of the lowest classes—and the low class of women were the most vociferous—were there, clapping and huzzaing with every head that fell. These were the same people who sang hallelujahs on the deaths of those who had been condemned to the guillotine by the very tribunal who had now paid the debt they owed to the city, for their convictions were principally of the city. Other wretches of the same stamp were acting their infernal parts in different departments of France. Notwithstanding the deserts of this most execrable court, the exhibition was horrid to my feelings, however deserved the fate of the culprits.

“Mr. Monroe, the minister of the United States, told me that he wished a service to be rendered by some one, and felt great interest that I should give my aid to it. The object was that I should aid in sending Mr. George Washington La Fayette to the United States. His mother, the Marchioness La Fayette, was then in Paris with her daughters and Mr. Frestal, their tutor. Mr. Monroe gave me a letter to her, and I found her lodged in the third story in the Rue de l'Arbre Sec. She explained her object to me, which was to get her son sent to the United States to prevent him from being drawn by the conscription into the

army. He was then fourteen years of age. The proposal she made to me was, that I should apply to the convention for permission to procure a passport for her son to go to America for the purpose of his being educated in a counting-house. As the marquis was in bad odor in France, it was deemed necessary to sink the real name of the party, and to apply to the Committee of Safety for a passport for G. W. Motier, this being a name of his family which he had a right to assume. Madame La Fayette was intimately acquainted with Boissy d'Anglas, the president of the committee, and of the old aristocracy of France, and from him she had assurance that if the application was made by an American, it would be favorably received. The marquis was at the time prisoner in the castle of Olmutz, in Austria, and the object of madame was to go to him with her daughters, and solace him in his deplorable confinement, where his health was suffering.

"The application to the committee was complied with, and my friend, Mr. Russell, who took an active part in aiding in the plan, accompanied George La Fayette to Havre, where was an American ship in which I had an interest, commanded by Capt. Thomas Sturgis, brother to Mr. R. Sturgis, who married my eldest sister. To him I gave letters, requesting that Mr. F. might have a passage in the ship, which was freely accorded. Mr. Russell and myself paid the expense of the journey and the passage, and Mr. F. arrived in Boston, where he was cordially received by my family, and passed some time there. He afterward went to Mount Vernon, and lived in the family of General Washington, until, in the following year, he returned to Europe, when he entered the revolutionary army.

"He served with reputation; but as the name was not a favorite one with the existing leaders, he was kept in the background by the influence of General Bonaparte, and retired, after a year or two of service, to private life. He

is yet living (1846), and has been a member of the House of Deputies since the fall of Bonaparte.

“Madame La Fayette went to Austria, and remained with her husband to the time of his liberation. Immediately after his being set at liberty, he wrote me a letter dated at Olmutz, thanking me for the share I had taken in enabling his wife to visit him in his distress, and declaring that I had been the means of saving his life by the means used in restoring his family to him. This letter is now in the possession of Mrs. Bates, of London, to whom I gave it as an interesting article for her portfolio.

“The circumstance of my interference in sending young La Fayette to this country was the cause of one of the most interesting events of my life. It was known to General Washington, through the father or son, or both, that I had been active in procuring the sending G. W. to this country, and from the great partiality he had for the marquis, he was pleased to regard the actors in a favorable light.

“In the summer of 1796 I visited the city of Washington, which was decided upon as the future seat of government, though Congress still sat at Philadelphia. While I was there, General Washington passed some days at the new seat of government. He lodged at the house of Mr. Peters, who married a Miss Custis, granddaughter of Mrs. Washington. At a ball given by Mrs. Peters, to which I was invited, I was introduced to the General by Colonel Lear, his private secretary, and was graciously received, and invited to visit Mount Vernon, and pass some time there. This was not to be declined, and a few days after I went, as invited, to pay my respects to the man I cherished in my mind beyond any earthly being. There was no company there, except Mr. Thomas Porter, formerly of Boston, who then lived at Alexandria, with whom I was intimately acquainted, and who was a great favorite at Mount Ver-

non. He took me to the residence of General Washington, and returned after dinner to his own residence.

"It is generally known that the General was not in the habit of talking on political subjects with any but those connected with him in the government. Indeed, he was what may be called a silent man, except when necessity called upon him to be otherwise. He conversed with me on internal improvements, and observed to me that I should probably live to see an internal communication, by canals and rivers, from Georgia to Massachusetts. The State of Maine had not then been separated from the old Bay State. He little thought, at that time, or ever, of the railroads which now span the country. General Washington, it is understood, was the first projector of the Dismal Swamp Canal, between Chesapeake Bay and Albemarle Sound, in North Carolina, at that time a great undertaking, as well as the lockage of the little falls of the Potomac. As was before remarked, I was the only guest at Mount Vernon at the time spoken of. Mrs. Washington and her granddaughter, Miss Nelly Custis, with the General, were the only inmates of the parlor.

"The situation of Mount Vernon is known to every one to be of surpassing beauty. It stands on the banks of the Potomac, but much elevated above the river, and affords an extensive view of this beautiful piece of water, and of the opposite shore. At the back of the house, overlooking the river, is a wide piazza, which was the general resort in the afternoon. On one occasion, when sitting there with the family, a toad passed near to where I sat conversing with General Washington, which led him to ask me if I had ever observed this reptile swallow a fire-fly. Upon my answering in the negative, he told me that he had, and that from the thinness of the skin of the toad, he had seen the light of the fire-fly after it had been swallowed. This was a new, and to me, a surprising fact in natural history.

"I need not remark how deeply I was interested in every word which fell from the lips of this great man. I found Mrs. Washington to be an extremely pleasant and unaffected lady, rather silent, but this was made up for by the facetious and pleasant young lady, Miss Custis, who afterward married Major Lewis, a nephew of the General, and who is yet living. During the day the General was either in his study or in the saddle, overlooking the cultivation of his farm.

"I shall never forget a circumstance which took place on the first evening I lodged at Mount Vernon. As I have said before, it was in July, when the day trenched far upon the evening, and at seven or eight o'clock we were taking our tea, not long after which the ladies retired. Knowing the habit of the General, when not prevented by business, to retire early, at about nine o'clock I made a movement in my chair, which led the General to ask me if I wished to retire to my chamber. Upon my answering in the affirmative, observing there was no servant in the room, he took one of the candles from the table, leading the way to the great staircase, then gave me the candle, and pointed out to me the door at the head of the stairs as my sleeping room. Think of this!

"In the room in which I laid myself down, for I do not think I slept at all, so much was I occupied with the occurrences of the day, was a portrait of La Fayette the elder, and hanging over the fireplace the *key of the Bastille*, which, I believe, retain the same places to this day. On the afternoon of the second day after I arrived, I took my leave of Mount Vernon, more gratified than I can express.

"In the autumn of the year of my visit, Mr. Stuart (Gilbert) painted the full-length portrait of the General, which is much the best likeness I have ever seen of him. The bust I have, also by Stuart, is a fac-simile of the original. The portrait of Mrs. Washington, also by Stu-

art, now in the Atheneum, is an excellent likeness of that excellent lady. I remember her amiable expression of countenance, and courteous, unaffected manner, as well at this time as half a century since.

"The President having inquired of me if I had visited the Great Falls of the Potomac, and being answered in the negative, observed to me that I ought not to leave that part of the country without visiting them. I made the excursion, though pressed for time, and to my great satisfaction.

"I consider the visit to Mount Vernon as one of the most interesting of my life. It was the only opportunity which I should have ever had of conversing familiarly with this great and good man. Two years after my visit he died at his residence, of croup. It is stated that he was not well treated for the disorder, and that with more skill his life might have been preserved, though I doubt if his happiness would have been preserved to him, had his life been spared. Detraction and calumny had assailed him.

"The new city of Washington, when I was there, had but few houses. The capitol was not built for many years afterward, and when Congress first sat there, it occupied, I think, a building erected by means of a Tontine speculation got up by a Mr. Blodget, who went from Massachusetts, and was well known as a great projector of speculations of one sort and another."

About this time he was made commander of a military corps, the battalion which constitutes the guard and escort for public occasions of the Governor in the Commonwealth of Massachusetts, with the rank of lieutenant-colonel, having for some time previously held that of major in the same corps.

With some persons it may excite only a smile of derision to mention this as worth remembering, and particularly to add as the cause of any allusion to it, that he was so

generally known afterward as *Colonel* Perkins, that his numerous acquaintances throughout the country might be in doubt whether he is the individual spoken of in this memoir, if that appellation were omitted. But there are some considerations connected with this that deserve notice. The foreigner smiles or frowns, as he feels disposed, when he hears any reference among us to military rank beyond the field or day of parade, unless it be of the regular army; but in this he overlooks the fact that the customs of a nation are usually connected with its history and political character. Military rank among quiet citizens is not so empty a distinction here as it may seem, but constitutes a pledge which it may become necessary to redeem in earnest. A large portion of the bloodiest and most important battles that have ever occurred among us have been fought chiefly by the militia. The deference paid to it here is not greater now than that with which the same force was regarded in England, when the regiment of Coldstream Guards formed a large part of the standing army, then no greater than ours is at this time.

“The king was captain-general of this large force; the lords-lieutenants and their deputies had the command under him, and appointed meetings for drilling and inspection. There were those who looked on the militia with no friendly eye. The enemies of the liberties and religion of England looked with aversion on a force which could not, without extreme risk, be employed against those liberties and that religion, and missed no opportunity of throwing ridicule on the rustic soldiery. In Parliament, however, it was necessary to express such opinions with some reserve. The array of the country was commanded almost exclusively by Tory noblemen and gentlemen; they were proud of their military rank, and considered an insult to the service to which they belonged as offered to themselves. They were also perfectly aware that whatever was said

against a militia, was said in favor of a standing army ; and the name of a standing army was hateful to them.”*

As that standing army was gradually enlarged, however, and the profession of arms became an occupation for life, a change naturally followed ; the exclusive feeling in favor of professional rank gained strength ; and the recognition of any similar claim for the militia was discouraged as a matter of taste, because it affected privilege.

But no such change has taken place here. We have no intention of having a standing army, beyond a mere nucleus, from which we can extend, when necessary ; with an academy for the thorough education of officers, having no need of more.

It is not a mere channel or a narrow sea, but the broad ocean, that separates us from those nations whose power could ever endanger our safety. And if such power should be directed against us, our coast and frontier being equal in extent to those of several of the kingdoms of Europe taken together, no army that we are likely ever to have could guard the line of exposure. We rely, therefore, mainly on the local force of the country for security in war, and for the maintenance of order in peace. Some attempts have been made among us to break down the militia by ridicule ; but it seems probable that until vast changes take place in other respects, we shall not dispense with this system, which by its efficient action gains deference for itself, in comparison with what is done elsewhere. Many proofs that it does so might be given ; one will answer.

In 1849, the year succeeding that of revolutions in Europe, a serious disturbance occurred in the city of New York, in the dramatic performances there, arising from displeasure toward an eminent foreign tragedian. The theater was surrounded by a vast multitude, many of them in a

* Macaulay.

state of great excitement; acts of violence were committed; property and life were endangered; and that state of things existed which is thought to warrant the use of military force. It came promptly when summoned; numbers of people were killed and wounded; the mob was dispersed; and order was restored. When the account of this reached England, it was remarked in one of the leading journals there, with reference to a similar event which had just then occurred under British rule, that we had, at any rate, given an example to governments of greater energy in form than our own how to deal with rioters. In the same steamer that carried this account, or the one that preceded it, there went the particulars of a riot just over our frontier, in Canada. There, the nobleman who represented the majesty of England was driven by the mob from the seat of government, and pursued toward his country-seat; the Parliament-house was burned with the archives, a library of great value, and other public property; and if any punishment has ever been inflicted for this, it must have been so slight that it has scarcely been heard of out of the province.

There is, likewise, something of exaggeration in reference to the use of military titles in this country. Where a dozen instances can be given of it, often arising accidentally from assiduous attention, personal appearance, or otherwise, probably a score of others might be adduced where there is no further allusion to rank in the militia after the service is performed, even including some officers who have met a foreign enemy successfully in battle.

But Colonel Perkins was a man distinguished for energy, for a lively interest in all that concerned the welfare of the community in which he lived, and for a desire to maintain and promote its respectability. He acted with vigor in times of great excitement; a prominent part was frequently assigned him, either to assist in the direction of public

meetings, or as leader on important committees; and his name being necessarily often in print, he was designated, naturally enough, in the way that indicated its connection with public order, and thus added something to its weight. The military rank, therefore, which might otherwise have soon been forgotten, as it generally has been in regard to those who have held it in the same corps, but with less distinction in other respects, became widely associated with his name, and so continued until his decease. This was the more natural, because the tone of his character and his ordinary bearing were obviously in keeping with the sentiment which he once proposed for a toast at some military festival—"That high and honorable feeling which makes gentlemen soldiers, and soldiers gentlemen."

Soon afterward he was chosen President of the Boston branch of the United States Bank—quite a distinction at that time, when there were few banks in the country, and a remarkable one for a man so young as he was then. The choice was owing to a warm rivalry for the honor between two distinguished merchants much older than himself, whose friends at length mutually agreed to end the contest by selecting a third candidate, on whom all could unite. He was too much engaged in his own enterprises to retain the place long, and in a year or two he was succeeded by the Hon. George Cabot, eminent not only as a commercial man, but as a Senator of the United States.

In 1805, he was elected to the Senate of the State, as he frequently was afterward; and for eighteen or twenty years following he was, most of the time, member of one branch or the other of the legislature, but generally of the senate, unless absent from the country. Being a man of few words, he rarely took part in debate; but his opinions were marked by decision, what he said was to the point, his language was good, and when he was strongly moved he spoke with power. One of his colleagues in the senate,

who afterward had long experience in Congress, and was favorably distinguished there as well as at the bar, has remarked since, that he had rarely heard public men make a short, off-hand speech with more effect than Col. Perkins occasionally did when his feelings were deeply engaged in the subject of debate.

He was never in Congress himself; although his election would have been certain if he would have accepted a nomination as candidate, and there were several occasions when it was desirable to his political friends, who predominated by a large majority in his district, to have had a commercial representative there like him. It is understood that he might at one time have been made Secretary of the Navy, if he had been disposed to take charge of that department of the national government. But he does not appear to have been desirous of political distinction; and the engagements in commerce which required his attention were too important to be made subordinate to any other demands on his time.

In the narrative addressed to his children, after relating the foregoing circumstances of his visit to Mount Vernon, he proceeds as follows :

“But to return to the object of these *dottings down*—my own concerns. The northwest trade led to a continued communication with China, and in 1798 we bought and sent to Canton direct the ship Thomas Russell; and Mr. Ephraim Bumstead, then the eldest apprentice in our counting-house, went out as supercargo; and in 1803, we entered into an engagement with him to go to China, and there establish a house for the transaction of our own and other business when presented to them. Mr. B. took passage in a ship from Providence, belonging partly to merchants there and to J. & T. H. P.

“Mr. J. P. Cushing, then in our counting-house, went with Mr. Bumstead as his clerk. He was then sixteen

years old, wrote a fine hand, was a very steady lad, and had a great taste for going abroad. Soon after their arrival in China, Mr. B. was obliged, from illness, to leave Canton with the intention of recruiting, and then returning to China. But he never returned, having died on the passage to the port for which he was bound.

“Mr. Cushing was therefore left at this early age to manage the concerns of the house, which were increased by consignments, and which required a good head to direct them. This, fortunately, Mr. C. possessed, and the business which fell into his hands was as well conducted as if Mr. B. had been on the spot. We afterward sent a nephew of my brother's wife, Mr. Paine, to join him. He remained but a short time in China. Mr. Cushing was taken into copartnership with us, and so continued until his return to America, or rather to the dissolution of the house in 1827. He had visited the United States in 1807, but soon returned to China, and did not leave it until twenty years after that time. He was well repaid for his undertaking by the result.”

When the tidings of Mr. Bumstead's death reached Boston, Colonel Perkins immediately decided to go to China himself, as there seemed to him to be no alternative in such an emergency; and he made preparations for his departure accordingly. But just before he was ready to sail, a vessel arrived in a short passage from Canton with letters from Mr. Cushing, who was his nephew, giving so clear a report of the business of the house, and showing so much ability in the management of it, that he felt safe in postponing his voyage at first, and afterward in relinquishing it altogether, as it became obvious that Mr. C., young as he was, needed no aid in performing the duties thus devolved upon him.

Under his guidance, the house there was at length so favorably known that consignments increased until they

interfered with the business of the house itself, and it became desirable to give them some other direction. A distinct commission-house was, therefore, established at Canton for this purpose, under the auspices and with the favor of Perkins and Co., which continues to this day, although the first partners withdrew from it rich many years ago. A long line of successors following them have managed the same establishment by turns, and retired from it successively with fortunes, with which they have returned to the United States. If all those were enumerated whose success in life might thus be traced to that first voyage of Col. Perkins to China in 1789, the number would cause surprise.

“Embargoes and non-intercourse,” he continues in the narrative, “with political and other causes of embarrassment, crossed our path, but we kept our trade with China, and during the war of the Peninsula, embarked largely in the shipment of provisions to Spain and Portugal. Our general plan was to freight vessels, load them with flour at the south for Europe, and have the funds remitted to London. To make some necessary arrangements respecting them, I took passage in the brig *Reaper*, belonging to my friend Henry Lee, for London, in August, 1811. The intention of Mr. Lee was to proceed to India in the brig, taking funds from England, and returning to Boston with Calcutta cloths, which then paid a great advance. I sent funds in her, and she returned in the year 1812, during the war with Great Britain, and with great profit. Long-cloths of India then brought 25 cents per yard, though an inferior article to what is now made in this country and sold at six cents, being less than one-fourth of the price the India cloths then sold at. I remained in London during the year, or until the summer, and returned after war had been declared. While in London I bought, with the elder Mr. Higginson, goods brought into England for France, which resulted in great gain.

"In the spring, I bought a carriage, with Mr. Alexander Everett, and was made bearer of dispatches for France. At that time the only communication was by Morlaix from Plymouth. There I took a vessel of about 40 or 50 tons in which to cross the channel. As we had no use but for the cabin, we gave passage to a dozen or more Frenchmen, who had been exchanged and had no means of getting to France but by the privileged vessels which left Plymouth from time to time. Among the persons to whom a free passage was given, was one who had resided some years in our good city of Boston, and who doubtless had known me as active in resisting the principles of the Jacobins. This individual was the cause of my detention at Morlaix nearly three weeks, having reported me to the commissary at Morlaix as opposed to the French and a great friend of the English. In consequence, I was ordered to remain at Morlaix until orders were received from Paris. After writing to Mr. Barlow, the then minister of the United States, and using other means, we were permitted to proceed to Paris. During my stay at Morlaix, my limit was the town, unless accompanied by one of the gens d'armes. I visited the lead mines in that vicinity, and made other excursions within 30 or 40 miles, and was upon the whole very civilly treated by Moreau, the commissioner, after he was satisfied that my object in visiting France was commercial and not political. Moreau, the general, although from the same town, was not a relative of the commissioner, who was a great Bonapartist.

"An incident which caused me much anxiety, and which might have been attended by serious consequences, occurred in or was connected with this journey. On my leaving London, Mr. Russell, who was then chargé d'affaires of the United States at the court of St. James, on my going to his house for dispatches, put into my hands a package of some sheets in volume, directed to Col. Tchernicheff,

chancellor to the Russian minister, Prince Kourakine, at Paris. Had I considered a moment I should have doubted the—”

Here the narrative is broken off. It was suspended, probably, at his departure from Saratoga, where it is dated, and was never continued. But, in conversation, he gave a graphic account of the solicitude which he felt while he was detained in Morlaix, at having with him dispatches so directed, which might be discovered in his possession ; of the momentous state of affairs which he found on his arrival in Paris, shortly before the open breach of Napoleon with Russia, that led to the fatal campaign in the north ; of the difficulty that he had in safely delivering the dispatches ; the acknowledgments that he received from the Russian embassy for doing it successfully ; the angry look which he saw the emperor cast from his seat in the theater toward the box of the Russian ambassador, as if it was meant that it should be observed ; and the departure of the latter from Paris the following day.

While he was at Morlaix an incident there called into action some of those qualities of heart and head which were repeatedly exercised afterward on a greater scale, the spirit that freely contributes to the alleviation of distress, and the intelligent skill which can make one liberal contribution the means of eliciting the action of a community in a good cause. The story is told in a letter to Mrs. Perkins, too long to be inserted entire, but interesting throughout, and some passages will show his habits of observation as a traveler, with something of the state of France at that time :

“ CHERBOURG, June 2, 1812.

“ MY DEAR SARAH :—I can easily conceive from my own feelings how much pleasure the receipt of this letter will give you, being the only one I have written you for two

months, excepting a short one from Morlaix which was not calculated to afford you much satisfaction, as I was then under a degree of restraint, which has not left me from that time to this. I am now here waiting the arrival of the Wasp (sloop-of-war) from England, where she returns again to land me with the dispatches from the minister at Paris to the chargé d'affaires at London. You may well suppose what my anxiety is to hear from home, having received no letters of later date than February. My anxiety is much increased from the uncertainty as to our situation in regard to the war. If we are engaged in the contest, I shall find it difficult to return. My passport to leave the country was kept back, and but for exertions which I made through some persons whom I had interested in my behalf, I might have been some months longer detained.

“You will want to know what has been the disposition of my time since I arrived in France. I was detained at Morlaix fifteen days, and but for the exertions of my friends might have been there this hour, as a gentleman who arrived there a month before me has been detained there till this time, and can get no permission either to return to America or to go to Paris. Another bearer of dispatches was there a month. I was not so much *ennuyé* as those gentlemen who were looking to Paris as the place where they were to realize golden dreams of pleasure. As I am fond of spying out wonders, I got permission to visit a lead mine, which is at no great distance from Morlaix, and which afforded me the highest gratification. There are upward of twelve hundred persons employed at the works. The descent from the surface to the deepest part is 800 feet. I was astonished to find the price of this severe labor so low. Twelve hours' labor is exacted in the twenty-four. The time employed in going down and returning is not included. And for this the men receive about 18 to 20 cents per day, *and find themselves*. Men

only, with a few boys, are employed in the mines. Women, both old and young, and children down to five years old, are employed in selecting the good from the bad ore, breaking it in pieces, and working it. They receive from four to seven sous, equal to as many cents, per day. They find themselves, and work from the getting up to the going down of the sun, the year through. You will ask how they subsist. I can hardly imagine how they get along, but so it is; and I do not see but they appear as healthy as people in general who are employed in hard labor of a different kind. Black bread, moistened with a kind of lard, or bad butter, furnishes them their food, and the spring quenches their thirst. Once in a while they have a few pounds of beef boiled to pieces in a pot, containing half a barrel of water and a few vegetables. This soup, as it is called, is a sort of luxurious living, which is too good to be served often. I found that were twice the number of women wanted they might be had; and even of men of a certain age, which does not include the term when they are wanted for the army.

“When I returned to Morlaix, I found my passport had arrived, so that I could not go again to visit this very interesting work. Upon the whole, my fifteen days went away much more pleasantly than I had expected, and I should not have hung myself had I been obliged to remain there a week longer.

“There is a tobacco manufactory at Morlaix, on a very large scale. Twelve hundred and sixty persons are daily at work at it. All the manufactures of snuff, and tobacco in every shape, in the empire belong to the government, who purchase the raw material and work it into the form in which it is used. I contrived to get admission, and was astonished at the extent of the establishment.

“It is astonishing to observe the difference in numbers between the men and women you see in the streets in

every town through which you pass. At Morlaix, they say there are fourteen females to one male in the town. You would hardly suppose there was any part of France, I mean of France as it was under the old government, in which the inhabitants of whole districts do not speak French. This, however, is the case in Brittany. The people who live a mile from the town speak no more French than they do Greek. Their language is the Welsh, and is the only one spoken by them, until they leave their villages and come to the towns to reside, or go to the army, when they are obliged to learn the French. The people who live in the towns are obliged to learn the Brittany language, or they could not go to the market, or have any communication with the country people. Before taking my leave of Morlaix, I must relate to you a fact that came under my own knowledge, by which you can appreciate the tenure by which liberty is held here.

“The family in which I lived was one of the most respectable in Morlaix, in point of property, previous to the revolution. Like many others, it was reduced to very narrow means by the then existing state of things, as their wealth consisted principally in vessels, which either perished at the wharves, or were taken by the powers which then ruled, and were totally lost to Monsieur Beau, who was their proprietor. Having been the agent for the lead mines for a long time, this was a resource to him, and although the stipend arising from this was a moderate one, yet it served to feed his wife and children, who were some six or seven in number. M. Beau died a few years since, and left his widow without any resource for the support of her family. Being a woman of a good deal of character, the company to whom the mines belong concluded to continue the agency in the hands of Mrs. Beau, who, with the aid of her youngest son, has carried on the purchases and sales to this time. The two eldest sons got clerkships in

the tobacco manufactory, and a daughter was married, so that but one daughter and one son were upon the shoulders of the old lady. Their means were, to be sure, small, but their wants were few, and although their whole income was not more than six hundred dollars per annum, the son who aided his mother in the lead-mine agency had made a matrimonial engagement; and not believing that 'Love would fly out of the window, although Poverty looked in at the door,' a day was designated for the marriage, and I was invited as a guest at the meeting of the family, which was to take place in the evening. The marriage ceremony took place in the morning at the parish church, and at about ten o'clock I was introduced to the bride, whom I found to be, as I had heard her represented to be, a very beautiful woman of about twenty, with a very prepossessing countenance, which it was universally acknowledged was a perfect index of her amiable mind. She seemed perfectly happy, and nothing but joy was visible in every countenance in the family. All was happiness and gayety and laugh and frolic. Mark the sad change! At twelve o'clock the bridegroom received notice that he had been drawn in the conscription, and that on *Sunday* he must be at Campège, a distance of thirty leagues. This was on Thursday. In such cases entreaty is vain, and never resorted to, because always ineffectual. To go to the army was to *go*, to return when the exigencies of the State no longer required his services. The whole family was in a state little short of distraction when I left the town, which was early on the next morning. The lowest price at which a substitute could be procured was three thousand francs, and the family could not command half the money in all its branches. The peculiar situation of this family seemed to paralyze the whole town, and led to an exertion which is seldom made, and which proved effectual in preventing this young man from being torn from the embraces

of his charming wife and amiable mother. I have the satisfaction of having put the thing in train, and shall always consider the opportunity as one of the most gratifying which ever presented itself to me. After my arrival in Paris, I received a letter saying that my example had been followed, and that it had produced the effect desired. This is an anecdote, or rather this part of it, for your own private ear, and you will not, of course, show this letter."

Some years afterward he was again at Morlaix, and as a proof of the affection and respect with which the remembrance of him was cherished, he found that the room which he had occupied at the time of this occurrence had been kept in the precise order in which he left it, no article having been removed from its place.

After his return from this voyage to Europe, he took an active and very important part in measures for establishing the Massachusetts General Hospital with an Asylum for the Insane, the necessity for which had begun to be deeply felt. He was one of those to whom an act of incorporation had been granted for the purpose, with a valuable donation from the Commonwealth, on the condition that the sum of one hundred thousand dollars should be raised by subscription within a limited time. His name was at the head of the first list of trustees, and he undertook the work which his position involved with characteristic energy. His influence and his services were highly appreciated by those with whom he was engaged in that undertaking. The subscriptions were made on the condition that the full sum of \$100,000 should be obtained, so that the whole depended on entire success. Besides his exertions in rousing other subscribers, he and his elder brother contributed five thousand dollars each toward the fund, and it was completed agreeably to the terms of condition. It is well known that the efforts of those who were engaged in this movement have been productive of all the good which they hoped to

effect. The institution bears a fair comparison with those of the same kind in other places, and has become celebrated throughout the world for the first successful application of the great discovery in the use of ether for surgical operations.

His elder brother and partner, James Perkins, Esq., died in the year 1822. The following passages from a notice of his death, published at the time, show the estimation in which he was held :

“ While his real and most eloquent eulogy is to be sought in the course of an industrious, honorable, and most useful life, it is due to the virtues he practiced, to the example he set, to the noble standard of character on which he acted, not to be entirely silent, now that nothing remains of them but their honored memory. He had received in boyhood, under the care of an excellent mother, the preparatory instruction which might have fitted him for an academical education ; but the approach of the Revolutionary War, and the discouraging aspect of the times, dictated the commercial career as more prudent.

“ In enterprises extending over the habitable globe, employing thousands of agents, constantly involving fortunes in their result, and requiring, on many occasions necessarily incident to business of this extent, no secondary degree of firmness and courage, not a shadow of suspicion of any thing derogatory to the highest and purest sense of honor and conscience ever attached to his conduct. The character of such a man ought to be held up for imitation.”

Mr. James Perkins left a large fortune, acquired in this honorable course ; and is still remembered for distinguished liberality in all appeals that were made when he lived, for charity or public good, to the affluent and generous in the community ; for his liberal donations to several institutions ; and especially for a munificent gift of real estate,

of the value of about \$20,000, to the Boston Atheneum, and the bequest of \$20,000 more to the University at Cambridge. The decease of such an associate in the commercial vicissitudes of nearly forty years was deeply felt by his surviving partner and brother.

In 1826, it was proposed to raise a considerable sum for additions to the Atheneum. Something over \$30,000 was required. Col. Perkins and his nephew, Mr. James Perkins, son and sole heir of his deceased brother, contributed one-half of it, paying eight thousand dollars each, on the condition that the same amount should be subscribed by the public; which was done. He made other valuable donations to the Atheneum, and was for several years president of that institution.

Soon after this, having witnessed the successful commencement of railroads in England, he resolved to introduce them here; and having obtained a charter for the Granite Railway Company, he caused one of two miles in length to be made, for the purpose of transporting granite from the quarries in Quincy to the water. This was the first railroad built in this country, though there was a rough contrivance in Pennsylvania for the removal of coal, which is said to have preceded it. It has been the means of adding large quantities of granite to the building materials of our cities, and its effect is seen extending as far as New Orleans.

In 1833, a movement was made to obtain funds for the establishment of a school for blind children in Boston. Having been deeply interested by an exhibition given to show their capacity for improvement, he made a donation of his mansion-house in Pearl-street as a place for their residence. He gave it on the condition that the sum of fifty thousand dollars should be contributed by the public as a fund to aid in their support. Efforts were made accordingly to effect that object, and proved to be entirely

successful. The school was thus placed on a stable foundation, and by means that insured it continued care. The incitement which had thus been offered to the community to secure so valuable an estate as a gift to the public, roused general attention to the subject that could induce such a donation. Mutual sympathy in endeavoring to effect the purpose was a natural result. This became widely diffused. An institution which thus offered intelligence, enjoyment, and usefulness, in place of ignorance, sorrow, and idleness, was recognized by the government of the State as deserving aid from the Commonwealth, and liberal public provision was made for the education there of blind children whose parents needed assistance.

Under the direction of Dr. Howe it has been eminently successful, and is known through the country as an important example of what may be done. Indeed, it may be said further, that the country itself is more widely and favorably known in the Old World from the annual reports of what has been effected there, not only by improvements in the art of printing for the blind, but by new discoveries in the possibility of instruction, which he has demonstrated.

The publications from the press of the institution, under his care, probably comprise more matter than all other works in the English language that have ever been published for the use of the blind ; and at the recent "Exhibition of Works of Industry of all Nations" in the Crystal Palace of London, the prize medal was awarded to his specimens for the best system of letters and the best mode of printing such books. But, beyond this, Dr. Howe has enlarged the science of mind by reaching and developing the intellect of the blind and deaf mute, shut up from human intercourse by obstruction in all avenues of the senses but one, and proved that the single sense of touch can be made the medium for effectual instruction in reading and wri-

ting, and for the free interchange even of the most refined and delicate sentiments that are known to the heart of woman. In this, he was the first to reduce to certainty what had before been only a problem, and has shown that there is no solid ground for the principle of law on the subject, as laid down by Blackstone, that, "A man who is born deaf, dumb, and blind, is looked upon by the law as in the same state with an idiot; he being supposed incapable of any understanding, as wanting all those senses which furnish the human mind with ideas."

The estate given by Col. Perkins, although spacious in extent, was becoming, from its position, better suited for purposes of trade than of residence. From the same cause, however, it was rising in pecuniary value, and not long afterward it was exchanged, with his consent, he releasing all conditional rights of reversion, for a large edifice in the suburbs, built for another purpose, but admirably adapted, by location and structure, for the residence of young people. It overlooks the harbor, is secure by its elevation from any interruption of light or air, and affords ample room for all who may desire to come.

The institution bears his name. That something important would have eventually been done in Massachusetts for the education of the blind, even if he had rendered no assistance, cannot be doubted. Dr. John D. Fisher, a physician of great worth, to whose memory a monument has been erected at Mount Auburn for his early exertions in the cause, moving almost unaided, had previously obtained an act of incorporation from the legislature for the purpose; and Edward Brooks, Esq., and Mr. Prescott, the historian, with some other gentlemen, had united with him to promote it. What followed is in a great measure to be attributed to their preparatory movements. But Col. Perkins, by the impulse of a powerful hand, suddenly roused the community to aid in the project, and placed it at once

in an advanced position, which otherwise it probably would have required the lapse of many years, with arduous exertions, to attain. At that time the institutions for the blind in England were little more than workshops, affording hardly any instruction, except for manual labor, and no printing, though two small books had been printed in Scotland. But through his aid and advice the means were obtained and effectually applied for an establishment on a more liberal plan, giving the precedence to intellectual and moral education. There is little doubt, therefore, that a large portion of the good which has been effected thus far, within the institution, and by its example elsewhere, is the result of his munificent donation, and the wise condition which he attached to it.

It should be remarked here, however, to guard against any mistake detrimental to the interest of the blind, that while the pupils are placed, through his means, in a building which might give the impression that its inhabitants are likely to be in want of nothing, the institution is by no means richly endowed. The money that has been liberally given has been liberally spent in the cause of education; and those who are inclined to give or leave any portion of their wealth for the relief of misfortune, should be informed that the blind still need, and humbly hope, to be remembered. There can hardly be any class of persons to whom books, and a large library of books, can afford so great delight as those whose sources of enjoyment do not include that of sight; and after reading, in the report of the juries on the awards at the exhibition of the Crystal Palace in London, ten close pages that are devoted to the subject of printing for the blind, with an historical sketch in which marked prominence is given to what has been done at "THE PERKINS INSTITUTION IN BOSTON," it can hardly be heard without sorrow that the printing there is suspended for want of pecuniary means; and that the publication of

the Cyclopaedia in twenty volumes, probably the most valuable work, with the exception of the Bible, that has ever been attempted for the blind, was necessarily stopped with the eighth volume.

A few extracts from that report, on a subject so deserving of interest, will hardly be out of place here.

“A few years ago printing for the blind was considered only a curious or doubtful experiment, but it is now established beyond all question that books are true sources of profit and pleasure to them. Whilst embossed books have recently very rapidly increased, it is delightful to notice that the blind readers have multiplied far more rapidly.

“The invention of printing for the blind marks a new era in the history of literature. The whole credit of this invention, so simple yet so marvellous in its results, belongs to France. It was Mr. Valentine Haüy who, in 1784, at Paris, produced the first book printed with letters in relief, and soon after proved to the world that children might easily be taught to read with their fingers. The blind really received but little advantage from an invention that promised so much. The fault, however, seems to have been not so much in the plan as in the execution of it. This noble invention, except perhaps within the walls of the institution, soon sank into oblivion, and very little more was heard of it until 1814. The Institute of Paris, since its foundation in 1784, has at times been in a deplorable condition, but about the year 1840, it underwent a thorough reorganization, and is now justly entitled to the front rank of institutions of this class in Europe.

“It was in Great Britain and in the United States that the first improvements were made in embossed typography. Before 1826, when Mr. James Gall, of Edinburgh, first began to turn his attention to the intellectual and moral education of the blind, it is believed that not a single blind person in any public institution of this country or America

could read by means of embossed characters. To Mr. Gall is due the credit of reviving this art."

In 1827, he published a small volume for teaching the art of reading to the blind, and in 1834 he published the Gospel of St. John, and afterward several other books, but they do not appear to have been generally used. It is added in the report that, with one exception, "it is believed they are adopted by no public institution in Great Britain."

"While the puzzling question of an alphabet best adapted to the fingers of the blind and the eyes of their friends was under warm discussion on this side of the Atlantic, Dr. Howe was developing his system at Boston, in the United States. In 1833, the Perkins Institution for the Blind was established at Boston, and Dr. S. G. Howe, a gentleman distinguished through a long series of years for his philanthropic labors, was placed at its head, and soon made those improvements and modifications which have rendered the Boston press so famous. His first aim was to compress the letter into a comparatively compact and cheap form. This he accomplished by cutting off all the flourishes and points about the letters. He so managed that they occupied but a little more than one space and a half instead of three. So great was this reduction, that the entire New Testament, which, according to Haüy's type, would have filled nine volumes, and cost twenty pounds, could be printed in two volumes for sixteen shillings. Early in the summer of 1834, he published the Acts of the Apostles. Indeed, such rapid progress did he make in his enterprise, that by the end of 1835 he printed in relief the whole of the New Testament for the first time in any language, in four handsome quarto volumes, comprising 624 pages, for four dollars. These were published together in 1836. The alphabet thus contrived by Dr. Howe in 1833, it appears, has never since been changed.

“As the Boston books can now be obtained in London at a price cheaper than any of the five different systems of books printed in Great Britain, it is to be hoped that they will come into general use here.”

It is then shown by a table of comparison that Dr. Howe's books are much less in bulk, and cheaper by more than one-half, than those printed in any other of the six systems used in the English language. And it is added :

“His system has been fully described, and to it the jury give the preference above all others. The jury beg to suggest that a uniform system should be adopted, and that in future all books printed for the blind should be printed in the same character. Dr. Howe's appears simple, and fit for general adoption.”

It is almost unnecessary to add that every proof of success in their efforts for the improvement of the blind, afforded new pleasures to Col. Perkins; and that the aid which he had given for them was a source of unmingled happiness to him through the remainder of life.

In 1838 his commercial firm was dissolved, and he withdrew from business with a large fortune, after having been actively engaged in commerce for more than fifty years, though within the last ten his personal attention to its affairs had been considerably relaxed. His success had been great, but by no means uninterrupted. Severe disappointments and disasters from causes beyond his control made part of his experience; and while he had great confidence in his own ability to direct, he well knew the importance of leaving as little as possible to accident in any enterprise that he undertook.

An instance of the readiness with which he could sometimes decide on the advantages to be justly expected from commercial operations when proposed, will serve to show the extent of his information, and the value of such information in enabling those who engage in commerce at all

to act with clear discernment, instead of trusting to blind chance in speculation. He had used such information and discernment himself with striking effect, even so far as to pause in his career and stand somewhat aside for years, when others, moved partly by an ambitious desire to rival him in commerce, had sought to rise from the grade of successful dealers in purchases from his cargoes, and become the owners of ships, importing cargoes of their own. Insolvency and melancholy oblivion or insignificance have, since then, been the lot of most of them. But when enterprises requiring capital, and, still more, judgment, beyond their resources and capacity, had led them into embarrassment, there necessarily came a pause on their side, of which he and those who were associated with him took skillful advantage in a rapid succession of voyages that have rarely had a parallel for success.

The particular instance referred to was this:—About thirty years ago the price of coffee, which for a long time previously had been as high as twenty-five cents, had declined to fifteen cents per pound, and Col. Perkins being in New York for a day or two, on a visit to a daughter who resided there, a wish was expressed that it might be suggested to him that the temporary depression having made it a fit subject for speculation, if he should be disposed to engage in it on the extended scale to which he was accustomed, there was an opportunity to secure a large quantity on even more advantageous terms. As coffee was an article out of the line of his usual operations, and not likely to attract his particular attention, the subject was mentioned to him rather for entertainment, in conversing upon the occurrences of the time and the news of the day, than in the belief that he would give it a serious thought. Without hesitation, and with the ease and precision of an able lawyer or surgeon in giving an opinion on any case presented to either of them professionally, he answered to this effect :

“The depression in coffee is not ‘temporary.’ Whoever makes purchases now at fourteen, or even, at thirteen cents, will find that he has made a mistake, unless he means to take advantage of any transient demand to dispose of it speedily. There are more coffee-trees now in bearing than are sufficient to supply the whole world, by a proportion that I could state with some precision if necessary. The decline in price is owing to accumulation, which will be found to increase, particularly as there are new plantations yet to come forward. Coffee will eventually fall to ten cents, and probably below that, and will remain depressed for some years. The culture of it will be diminished. Old plantations will be suffered to die out, and others will, in some cases, be grubbed up that the land may be converted to new uses. At length, the plantations will be found inadequate to the supply of the world. But it requires five or six years for the coffee-tree to reach its full bearing. Time, of course, will be required for the necessary increase, and the stocks on hand will be diminishing in the mean time. A rise must follow. Whoever buys coffee twelve or fifteen years hence at the market price, whatever it may be, will probably find it rising on his hands, and fortunes may be made, unless speculative movements should have disturbed the regular course of events.”

With so clear an outline for the future, it was interesting to observe what followed. Coffee gradually fell to less than ten cents, and remained low. One consequence, usual in such cases, ensued. The consumption increased. Misled, perhaps, by this, and an impatient desire to be foremost in securing advantages which by that time were generally foreseen, parties began to move in a speculative spirit about five years before the time thus indicated. They made great purchases, and large quantities were held in expectation of profit. It was curious to notice the action and hear the remarks of various persons concerned in what en-

sued, according to their different degrees of intelligence on a subject that was not, even then, fully understood by all. Coffee rose considerably. Some of them secured a moderate profit while they could. Others, arguing on a crude belief that as coffee had been at twenty-five cents, there was no reason why it should not attain that price again, determined to wait for far greater profits. The stimulant given to the demand by withholding large quantities from sale developed greater stocks than were supposed to exist; the movement was found to be premature, and coffee fell again in price. Immense sums were lost. Bankruptcy followed, with many a heart-ache that might have been prevented by counsel from one like him, who had the comprehensive views and thorough knowledge that belong to a complete merchant.

This unwise anticipation somewhat retarded and diminished the well-founded rise that had been foretold. But it came at length, and some moderate fortunes were made by it, though the dreams of the speculator of a return to the high prices that prevailed in the early part of the century have never been realized.

After his retirement from commerce, Col. Perkins found sufficient occupation in the management of his property; in various matters of a public nature which interested him; and in the cultivation of trees, and particularly of fruits and flowers, on his estate at Brookline. He was remarkable for his love of nature; and in traveling sometimes went far out of his way to examine a beautiful tree, or to enjoy an interesting view. Occasionally he made a voyage to Europe, renewing his observations on the changes and improvements that were to be seen there. He had crossed the Atlantic many times besides the instances that have been referred to, always keeping a diary, which he filled with the incidents that occurred, with the results of his inquiries, and with remarks worthy of an intelligent traveler; and sending home works of art, some of which were

bestowed as gifts. He took a lively interest in the progress and welfare of American artists, kindly aiding some who desired to improve by studying the great models in Europe, and liberally purchasing the works of those who deserved encouragement. He was generally very agreeable to those with whom he incidentally fell in as fellow-travelers; and where he became known abroad as an American, he left a very favorable impression of the character of his countrymen.

Active industry had been and continued to be the habit of his life. The day with him was well occupied, and equally well ordered. He had long been accustomed to rise early, to consider what required his attention, and to prepare so much of what he had to do personally as he could perform by himself, that he might meet the world ready to decide and direct, promptly and clearly. This enabled him to transact business with ease and accuracy, and made him so far master of his time that he found leisure for various objects, both of usefulness and enjoyment, as well for courteous and kind attention to the affairs and wishes of others, which it might have been supposed would hardly be remembered by one so occupied. Each day with him was the illustration of a thought which young men, and particularly young men entering on commercial life, will find to be a safeguard against precipitation or perplexity, and against the irritation as well as the miserable shifts to which they sometimes lead. The action of the mind in preparing with calm foresight what is to be done, before it is absolutely necessary, is widely different from its action when affairs are left until necessity presses, and the powers are confused by various calls on the attention in the midst of hurry and embarrassment. What is only method in the first case actually becomes a faculty, and sometimes passes for uncommon ability, of which it has the effect. On the other hand, some men, who really show great powers when

pressed by necessity for dispatch, are in truth *unable*, without being aware of such a defect, to foresee and prepare what they have to do before they feel the pressure. When that ceases, the exertion too often ceases with it; and important matters are left to be done at some future time, which perhaps are never done. The older they grow the more incurable is the evil, and melancholy instances might be given of bankruptcy late in life, after great success, which might be traced chiefly to this cause. It is said that the Hon. Peter C. Brooks, of Boston, who left a large fortune, after a life well worthy of imitation, on being once asked what rule he would recommend to a young man as most likely to insure success, answered—"Let him mind his business;" and to a similar inquiry, it has been said that Robert Lenox, Esq., of New York, well remembered as one of the most distinguished and estimable merchants ever known in that great city, and for his wide hospitality, once answered—"Let him be beforehand with his business." One answer seems to include the other, as no man can be beforehand with his business, and enjoy the tranquil self-possession that accompanies forecast, unless he minds it unremittingly.

At one time when Col. Perkins had decided to leave home for some time on a long journey of several thousand miles to the South and West, application had been made to him to give his guaranty for a considerable sum, to enable one whose welfare he wished to promote to engage in a commercial connection that seemed to offer great advantages. As the magnitude of the affair required caution, it was expected, of course, that when he had considered the subject, explanations on various points would be necessary before he could decide to give it; and it was intended to take some favorable opportunity, when he might be entirely at leisure, to explain every thing fully. Suddenly, however, he found it best to commence the journey a week or two

sooner than had been mentioned, and engagements of various kinds, previously made, so occupied him in the short interval left, that there seemed to be no time for offering such explanation without danger of intruding, and the hope of obtaining his aid at that time, in an affair that required prompt action, was given up. The applicant called at his house half an hour before he was to go merely to take leave, knowing that the haste of departure in such cases usually precludes attention to any matters requiring deliberation. On entering the room, however, he found there was no appearance of haste. All preparations for the journey had been entirely completed in such good season that the last half-hour seemed to be one entirely of leisure for any thing that might occur. After a little chat, Col. Perkins introduced the subject himself, and made pertinent inquiries; which, being answered satisfactorily, he gave the guaranty, and very kindly added a further facility by allowing, until his return, the use of a considerable sum of money which he was leaving in the bank. The arrangements were, in consequence, completed the next day; they proved in the result to be eminently successful; all pledges were redeemed; his guaranty was canceled in due course without the slightest cost or inconvenience to him; and the person whom he wished to oblige received very large profits, which happily influenced the remainder of his life, and which he, perhaps, might never have enjoyed, if that last half-hour before the journey had been hurried.

When doing an act of kindness like this, he seemed to derive great pleasure from the consciousness that the action of his life had given him the power to produce such results by the single influence of his name; from all proofs, too, which followed that he had decided correctly in bestowing his confidence where he believed it to be deserved; and from indulging an impulse of his nature that prompted him to diffuse happiness where he had the opportunity.

Numerous instances might be given of his kindness in promoting the success of others, and particularly of young men engaging in voyages or other commercial enterprises ; and he always showed a warm interest in the Mercantile Library Association of Young Men in Boston, to whom he made a donation to aid in the erection of a building.

In a general view of his character, he appeared as exercising the influence of one having a nice sense of propriety, with reference to the opinion of others ; love of order ; a high standard of action ; and a desire to promote whatever tended to general advantage and respectability ; with such steadiness of purpose as gave power to his example. His manners, formed in an age of ceremony which has passed, retained something of its courteous dignity, divested of what was artificial, and united with the ease of our own time.

His personal appearance so far indicated his character that an observer of any class, who saw him for the first time, was very likely to be impressed with a desire to know who that personage might be. "A very noble-looking man !" said a young woman who was called to fetch him a glass of water, when he stopped one day at the house of a friend some miles from town. "*Ce beau vieillard !*"—that beautiful old man !—exclaimed the wife of a foreign ambassador, in speaking of his reception of her at his country-seat, when some one was showing her the environs of Boston. And in repeated instances foreigners of rank have remarked in a similar tone on his person and the high-bred courtesy of his manner.

Great personal strength and entire self-reliance made him almost heedless of danger, in the full confidence that he had the power and the presence of mind to do just the right thing at the right moment ; and he had, at different times, some remarkable escapes. On one occasion, when driving toward town over a road made in one part on the

slope of a hill, with a steep bank on one side and a descent, guarded by a wall, on the other, some object fell from the top of the bank on his right so suddenly that his horse, a powerful animal, sprang to the opposite side and dashed into a run. Close before him was the stiff branch of a large apple-tree projecting over that side of the road, at about the level of his waist as he sat. He leaped at once from his seat over the wall, alighting unhurt in the orchard below, and in an instant the top was swept from the vehicle in a manner that must have proved fatal to himself if he had remained in it a moment longer.

Though fond of social intercourse, his opinions were often conveyed in monosyllables or short and terse expressions, and he was more inclined, whether abroad or at his own table, to promote conversation in others than to talk much himself. But he listened with attention and contributed readily, from the stores of his experience and knowledge, whatever occurred to him as interesting; occasionally introducing an anecdote with striking effect, but rather as if he were stating a fact than telling a story. He used language with precision; his expressions were concise; and his words carried the full force that belonged to them, all the more because there was no attempt to exaggerate their true and precise meaning. The instances that he gave were usually such as had occurred within his own knowledge in reference to remarkable events or distinguished men, and most of them might well have found place in history or biography. But occasionally he related incidents of an amusing character, such as the following, and in a manner that afforded great entertainment.

In one of his early visits to London, Stuart, the celebrated portrait-painter, whom he knew well, resided there, occupying apartments as a bachelor, with a boy to attend him. One day, Stuart sent the boy with a message to a man of rank to say that he could comply with a request to

give him a sitting if he would come at a certain hour. The boy went off accompanied by a large and favorite dog of his master's, but did not return at the time expected; and Stuart waited, receiving no answer, until he found that the forenoon was lost. He then went out to take his usual walk; and as he strolled on, finding himself in that part of the city where the mother of the boy resided, he made her a visit and inquired whether her son ever came to see her. "Oh, yes!" she said, he had been there that morning, with a great dog, both of them full of mischief; and there had been such a time! First, they discovered a piece of beefsteak intended for her dinner, which, after great struggles, the dog had been suffered to devour. Then, in a scene of frolic and riot, they had upset her wash-tub, and had just gone off. He desired the woman not to mention his own visit to her; and on returning home and inquiring what was the answer brought, was told by the boy that he had been unable to find the place, having lost his way and got back as he could; to all which he said nothing except as a slight caution to be more attentive to the direction in future. Soon afterward his dinner was brought, as usual, from a chop-house, and the boy took his accustomed stand opposite to him, while the dog placed himself at his side expecting an occasional mouthful. In due course Stuart, taking a piece of juicy meat on his fork, held it toward the dog; but, after looking at him for a moment, suddenly drew back, with well-feigned surprise, exclaiming—"How is this? What! dined already?" and he looked earnestly at the boy, who became alarmed. Turning again to the dog, with the meat still withheld over him, he said, "Ah! and beefsteak?—Is it possible?" Casting an angry and searching look at intervals toward the boy, he went on—"What!—a wash-tub?—and upset it too!" He at length turned back to the table, and laying the fork on his plate, folded his arms, and looked intently at the culprit. The

boy, aghast at these supernatural disclosures, as they seemed, from the dog, confessed the whole, making solemn promises for his future behavior, which became exemplary. The pretended wonder of the artist, the eagerness and disappointment of the dog, and the conscience-stricken amazement of the boy were all presented in vivid light, while he only seemed to be mentioning casually what had occurred.

The following is an incident of a different character, which occurred in the National Convention during the French Revolution, and of which he was an eye-witness. He related it with great effect. Soon after the death of Robespierre, one of his former associates proposed a sanguinary law, which was objected to by a member, who had been a butcher, as unnecessarily cruel. The deputy who proposed it said, with a sneer, that he had not looked for such fine sentiments from one whose trade had been blood. The butcher, a burly, powerful man, starting to his feet as if he would destroy his opponent, exclaimed: "Scélérat! scélérat! Je n'ai jamais trempé mes mains que dans le sang des animaux. Sentez les vôtres."—"Wretch! wretch that you are! I have never imbrued my hands but in the blood of beasts. Smell of your own!")

It has been thought that he showed a lack of discernment in judging of character. Whatever might be the truth as to any defect of that sort, it rarely, if ever, appeared in making unjust imputations; but rather in giving others credit for good qualities which they did not possess. Although he used strong terms in condemning, on some occasions, what he disapproved, he seldom spoke in disparagement of any one; and if he listened, it was with no indication of pleasure at hearing any thing to the disadvantage of others. There certainly were cases in which he found that his confidence had been misplaced, but as he was not apt to communicate his motives fully, it was not clear whether it arose entirely from error of judgment, or

partly from a readiness to take risks of which he was aware. In some instances he misunderstood the intentions or difficulties and embarrassments of others, and occasionally spoke with warmth where he supposed there was just cause for displeasure, though he was more likely to be quite silent at such times ; but no one was more ready than he to make reparation if it was explained to him that he had been unjust. Probably he was supposed to be unfriendly in other instances, when he would have appeared to be entirely kind if he had talked more freely. His nature was affectionate, appearing particularly so toward children, and many of them were his intimate friends, habitually exchanging with him the liveliest pleasantries with perfect freedom.

It is not uncommon with those whose feelings are characterized by great energy, as his were, that from an apprehension, perhaps, lest strong emotion might escape control if expressed in any degree whatever, it is guarded with such entire suppression and reserve that they seem to those around them almost to have no feeling at all, when, in truth, they feel most deeply. A striking instance of this nature may be mentioned of him.

The death of his eldest son, who was named for him, and in person, as well as in some points of character, bore a strong natural resemblance to himself, occurred about four years before his own. They differed in character, as the son of a widow, moved by strong incitements to assist in relieving her of care, and to secure his own advancement in the world, might be very likely to differ from one born to the enjoyment and expectation of wealth, and advancing in youth under the auspices of a parent who stood high in public estimation, and possessed powerful influence. Like his father, he had preferred action to the life of a student, and went early abroad, having sailed for China during the war of 1812 in a private armed ship that was prepared to

fight her way for a rich cargo, as was successfully done ; and he took part in one bloody naval action besides other encounters. Daring in spirit, of a buoyant and generous temper, and eminently handsome, he was a favorite abroad, particularly among the officers of our public ships as he met them in foreign ports ; and he had seen much of the world, with various adventures, in China, in South America, and in Europe.

He eventually joined his father's commercial-house in Boston, and after a few years of remarkable success, withdrew with a good fortune, and lived in affluence and leisure, amusing himself with field-sports, of which he was fond, and varying his life with an occasional tour in Europe. After rearing a beautiful family, he fell the victim of a distressing illness, and died in the prime of life.

At his funeral, his father appeared tranquil as usual, advising on some matters of detail ; and having followed the hearse to the place of interment, chose, rather against the suggestions of those near him, to descend to the tomb under the church, that he might see that all was arranged as he had intended. But when nothing more remained to be done,—when the single lamp, by the light of which the coffin had been adjusted in its place, was withdrawn, and the door was closed in darkness and silence on all that remained of one who had been the object of so deep interest from infancy upward,—nature prevailed, for one moment only, over all restraint, and an involuntary burst of grief disclosed the depth of sorrow that remained beneath the habitual composure of his manner.

About two years after this, the death of Mrs. Perkins took place, and the dissolution of a tie which had continued for sixty-three years had a visible effect on him. His younger brother, Samuel G. Perkins, Esq., had died blind, past the age of eighty. His own sight was failing. Of all the family left by his father, he and two sisters only re-

mained. His friend through life, the Hon. Harrison Gray Otis, was dead. The companions of his youth and middle age were nearly all gone. Of the association remembered as the "Saturday Club," consisting of some of the most distinguished gentlemen of the town in their day, who, while they found mutual enjoyment in dining successively at the houses of each other, gave hospitable admission to such strangers as deserved attention, only two survived besides himself. The impression had long been habitual with him that the close of his own life was near, and he awaited it with tranquillity. He had lived as he thought it was right to do. There appears to have been no period in which he had been addicted to vice of any sort. His life was marked by self-control; but besides that, he seems to have had an innate purity and love of order that made excess distasteful to him. In the order of events he had found the enjoyment and incurred the responsibility of great success in the acquisition of property, and he had shared it freely with the community in which he lived; his gifts and contributions continuing numerous to the last.

He had become feeble, and moved with difficulty. But an indomitable spirit which remained ready for action still, if any thing was to be done, carried him once more from home as far as Washington. This spirit had long before borne him through some passages of ill health that might have proved fatal, if it had not been that the energy with which his mind opened itself to excitement and pleasure always imparted corresponding vigor to his physical frame in a remarkable degree.

Twenty-five years before, being greatly debilitated after a severe illness, he had resolved to try the effect of a voyage to England, though some of his friends feared that he might never return; and he sailed with his nephew and friend, Mr. Cushing, in a new ship belonging to his house. He was so weak that it was necessary to assist him, almost

to lift him, on board the vessel. But becoming immediately interested in the management of the ship, and in getting to sea, when the pilot left them in the outer harbor, he was already better for the excitement; he continued to improve during the voyage, and returned in vigorous health.

A few years afterward, being again reduced to much the same state, he left Boston for New York, to embark for Europe in company with his eldest son (who thought it unsafe that his father should sail without his personal care), and with his grandson, three of the name. He went from home so enfeebled that his family doubted whether he could reach New York in a condition to be carried on board the packet (it was before the day of steamships), and they were surprised to learn, after waiting with solicitude, that he was so well after the journey as to accompany his friend, Mr. Otis, whom he met there on his arrival, to the theater in the evening.

At that time he went into Italy, where he had not been before, and, as might be supposed, looked with lively interest on the wonders of history and art to be seen there. An American statesman of the most distinguished character, who recently passed a winter in Rome, mentioned to an acquaintance who called on him, that, when he arrived there, he heard accidentally in inquiring for places of residence that a house once occupied by Col. Perkins could be had, and that he lost no time in securing that house, being confident that it had been well-chosen, which, to his great comfort, he found to be as he had anticipated.

After the decease of Mrs. Perkins, some important business in which he was concerned required attention at Washington, and his courageous spirit still rising above the infirmities of age, he made one more journey there, resolved to see to it himself. While there he was concerned to find that work was likely to be suspended on the monu-

ment to the memory of Washington. On his return home, he took measures to rouse fresh interest in the work, and a considerable sum was raised for it, through his exertions. His action in reference to this has been publicly alluded to, since his decease, by the Hon. Robert C. Winthrop, late Speaker of the House of Representatives in Congress, who, at the close of an eloquent speech addressed to the Massachusetts Charitable Mechanic Association, at their annual festival in Faneuil Hall, in October last, spoke as follows :

“The memory of your excellent and lamented president (Mr. Chickering) has already received its appropriate and feeling tribute. I can add nothing to that. But I will venture to recall to your remembrance another venerated name. You have alluded, in the sentiment which called me up, to an humble service which I rendered some years ago, as the organ of the Representatives of the Union, at the laying of the corner-stone of the National Monument to Washington. I cannot but remember that the latest efforts in this quarter of the country to raise funds for the completion of that monument, were made by one whose long and honorable life has been brought to a close within the past twelve months.

“I cannot forget the earnest and affectionate interest with which that noble-hearted old American gentleman devoted the last days, and I had almost said the last hours, of his life, to arranging the details and the machinery for an appeal to the people of Massachusetts, in behalf of that still unfinished structure. He had seen Washington in his boyhood, and had felt the inspiration of his majestic presence ; he had known him in his manhood, and had spent two or three days with him by particular invitation at Mount Vernon, days never to be forgotten in any man’s life ; his whole heart seemed to be imbued with the warmest admiration and affection for his character and services ; and it seemed as if he could not go down to his grave in

peace until he had done something to aid in perpetuating the memory of his virtues and his valor. I need not say that I allude to the late Hon. Thomas Handasyd Perkins. He was one of the noblest specimens of humanity to which our city has ever given birth ;—leading the way for half a century in every generous enterprise, and setting one of the earliest examples of those munificent charities which have given our city a name and a praise throughout the earth. He was one of your own honorary members, Mr. President, and I have felt that I could do nothing more appropriate to this occasion—the first public festive occasion in Faneuil Hall which has occurred since his death—and nothing more agreeable to the feelings of this association, or to my own, than to propose to you, as I now do—

“The memory of THOMAS HANDASYD PERKINS.”

For a long time he had been deprived of the use of one of his eyes which was blinded by cataract ; how long he could not tell with accuracy, for the discovery that it was useless, and that he saw only with the other, was made by accident, and much to his surprise ; but it must have been more than twenty years. Opening it one morning while the right eye was buried in the pillow, he found himself unable to perceive any objects about him. For many years, however, he saw well enough for common purposes with the other ; but more recently even that one had caused him so much trouble that he lived in fear of total blindness. Early in 1853, cataract appeared in that eye also, and was making such rapid progress that in a few weeks all useful vision was lost. Under these circumstances, he resolved to submit to an operation on the one that had been so long obscured. It was successfully performed by Dr. H. W. Williams, of Boston, the cataract being broken up in the month of March. Some time was necessary for the complete absorption of the fragments ; but in less than three months the pupil had become entirely clear, and by the aid

of cataract glasses, he could not only see large objects as well as ever, but could read the newspapers, and even the fine print in the column of ship-news. His sight was at times rendered feeble afterward by the general debility of his system, and he never recovered the power of reading and writing with entire ease ; but to do both in some degree was an advantage, in comparison with total loss of sight, that could hardly be appreciated, particularly as it enabled him still to manage his own affairs, which he always wished to do, and did to his last day, even keeping his books with his own hand, excepting for a few months of his last year, when the entries were made from his dictation.

In this, the last year of his life, he gave one more remarkable proof of his continued interest in what was going on about him, and of his readiness to aid liberally in all that he deemed important to public welfare and intelligence. A large and costly building had been erected for the Boston Atheneum by contribution from the public, liberally made for that purpose that there might be such a one as would correspond to the aspirations of the accomplished scholars who, fifty years before, had founded the institution. A fund was now to be provided for annual expenses and for regular additions to the library. With this view, an effort was made to raise a fund of \$120,000. As Col. Perkins had already done a great deal for the Atheneum, no application was made to him for further aid. He, however, voluntarily asked for the book containing the largest class of subscriptions, and added his name to those contributing three thousand dollars each. Soon afterward he inquired of the president of the Atheneum what progress had been made, and was told that the subscriptions amounted to eighty thousand dollars, all of them being, however, on the condition that the full sum should be made up within the year ; that every thing possible

seemed to have been done ; but that, as people were leaving town for the summer, nothing further could be obtained until the autumn, and that it was doubtful whether the object could be effected even then, by raising forty thousand dollars more, as the applications appeared to have been thoroughly made by a numerous committee. He then gave his assurance that the attempt should not be suffered to fail, even for so large a deficit as that, and agreed to be responsible for it, in order that the subscriptions already obtained might be made binding ; stipulating only that nothing should be said of this until the expiration of the last day fixed, and that the efforts to obtain it from the public should not be at all relaxed in the mean time. Further assistance from him, however, was rendered unnecessary, chiefly by the noble bequest of Samuel Appleton, Esq., a man of liberality and benevolence like his own, who died during the summer, leaving the sum of two hundred thousand dollars to trustees, to be distributed at their discretion for scientific, literary, religious, or charitable purposes. The trustees appropriated twenty-five thousand dollars of this to the fund for the Atheneum, and the remaining sum of fifteen thousand dollars was easily obtained by further subscriptions at large. But the assurance given by Col. Perkins, although any call on him thus became unnecessary, was useful in warranting that confidence of success which helps, in such cases, to secure it.

In January following (1854) he found it necessary to submit to a slight surgical operation for the removal of some obstruction that troubled him. He had past most of the day, the 9th, in attending to his domestic payments for the preceding year, arranging the papers himself with his usual method in business. The operation was successfully performed by Dr. Cabot, his grandson ; and he went to bed with the agreeable prospect of finding himself relieved for the remainder of his life of what had, for some

time, made him uncomfortable ; but with a caution, too, from his surgeon, not to rise the next morning, but remain in perfect quiet. In such matters, however, he had habitually judged and chosen to act for himself ; and in this instance he gave too little heed to the caution, refusing, too, to have any attendant in his chamber, as had been recommended. He passed a good night, and feeling only too well after it, chose to rise rather early the next day. After being partly dressed, becoming faint, he was obliged to lie down on the sofa, and never left it. He became more and more feeble through the day ; and falling into a state of unconsciousness toward evening, he continued to breathe for some hours, sleeping without pain or distress, and died tranquilly on the morning of the 11th, soon after midnight, in the 90th year of his age.

The impression of his character left on the community was such as had been sketched, a short time before, in language that hardly admits of improvement, and needs no addition, by the Hon. Daniel Webster, in a note written with his own hand on the blank leaf of a copy of his works, presented to Col. Perkins :

“ WASHINGTON, April 19, 1852.

“ MY DEAR SIR :—If I possessed any thing which I might suppose likely to be more acceptable to you, as a proof of my esteem, than these volumes, I should have sent it in their stead.

“ But I do not ; and therefore ask your acceptance of a copy of this edition of my speeches.

“ I have long cherished, my dear sir, a profound, warm, affectionate, and I may say a filial regard for your person and character. I have looked upon you as one born to do good, and who has fulfilled his mission ; as a man, without spot or blemish ; as a merchant, known and honored over the whole world ; a most liberal supporter and promoter of

science and the arts ; always kind to scholars and literary men, and greatly beloved by them all ; friendly to all the institutions of religion, morality, and education ; and an unwavering and determined supporter of the constitution of the country, and of those great principles of civil liberty, which it is so well calculated to uphold and advance.

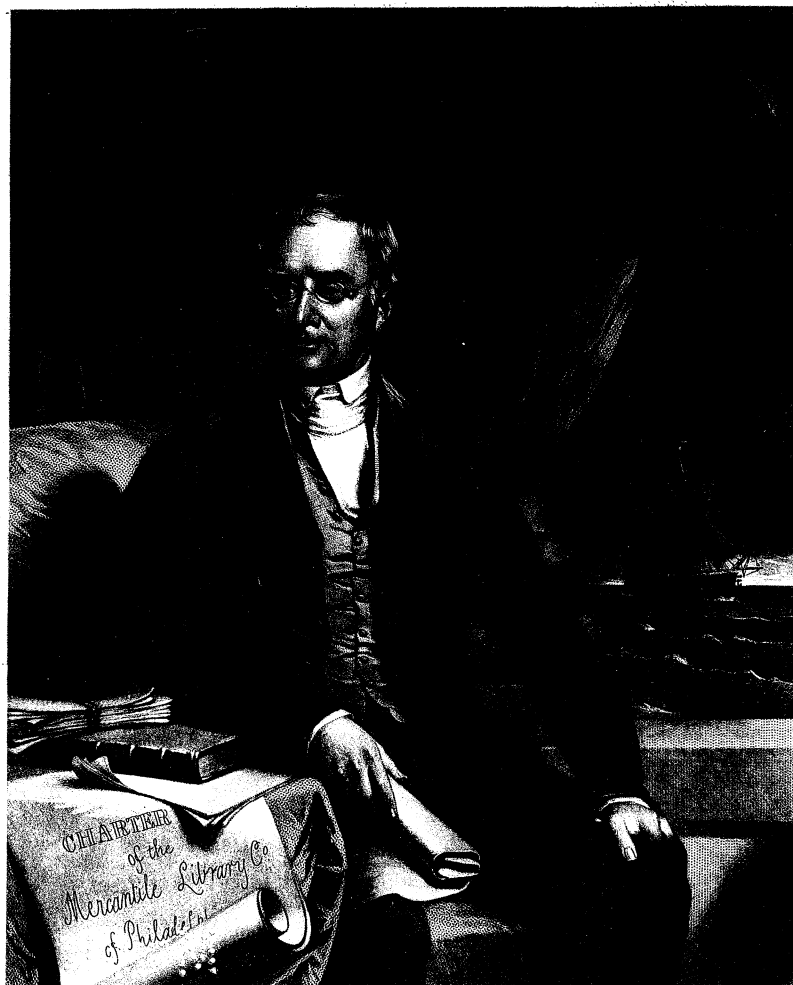
“These sentiments I inscribe here in accordance with my best judgment, and out of the fullness of my heart ; and I wish here to record, also, my deep sense of the many personal obligations, under which you have placed me in the course of our long acquaintance.

“Your ever faithful friend,

“DANIEL WEBSTER.

“To the Hon. THOS. H. PERKINS.”

Although private interment is most common now, it seemed inappropriate for one who had filled so large a space in public regard. The funeral service took place at the church of the Rev. Dr. Gannett, where he had long worshiped, and was marked by one incident peculiarly touching in its association. The solemn music, usual on such occasions, was impressively performed by a large choir of pupils from the Perkins Institution for the Blind, who had requested permission to sing the requiem for that friend through whom they enjoy the comforts of their spacious dwelling. A further proof of their regard for his memory was seen, but lately, in gleams of pleasure lighting their faces on being promised that they should soon listen to this story of his life.



THOMAS P. COPE, ESQ.

President of the Mercantile Library Co. Philadelphia

Engraved by Jno. Sartain after the Original portrait, painted by J. Kneller in 1648. for the Company

THOMAS PYM COPE.

IN all countries, the character of the great and good has been deemed a part of the public fame ; and nations which have derived political or pecuniary advantage from the talents and labors of their distinguished citizens living, have put in a claim to the posthumous credit of those men, as if a portion at least was to escheat to the benefit of the commonwealth. No form of government has ever excluded such a claim, because no form of government, however bad, has been enabled to repress the virtues, or diminish the generous ardor of those who, marked by Providence with high special gifts, will work out for themselves a path to fame, by directing their powers in such pursuits as tend, by multiplying individual good, to promote public benefits.

Just in proportion as the government of a nation tends toward true republicanism, is the proper fame of the individual appropriately available to the mass ; and as the popular voice has more and more weight, the character of each individual becomes more and more important to the whole ; and society at large feels and expresses the deep interest which it has in the conduct and fame of any citizen who, by talent, enterprise, and virtuous devotion to an honorable calling, and the prompt and willing discharge of civic and social duties, acquires extensive fame, and sustains, with appropriate bearing, the dignity of his acquired position.

Hence the great propriety in this country of respect to the memory, and affectionate gratitude to the persons of those who distinguish themselves by successful efforts in any of the professional walks of life, or in the various departments of business and trade. Each effort, it is evi-

dent, has generally for its primary motive the connection of the credit of the actor, or the special circle of the distinguished, with the fame which is acquired ; but no sooner is the honor proclaimed, than it becomes not only a part of the public possession, but an element of public pride and enjoyment. Popular feelings and popular advantage are expressed and promoted by the immediate recipients of the credit, while they seem to be appropriating to their own honor the credit of their co-laborers. This moral impost is always levied, and as one class of citizens has the same interest in the credit of the whole as any other class can possess, none seems unwilling to submit to the taxation, and the fame and honor of our republic are daily augmented by the accretion of individual credit to the mass of social or associated fame.

Hitherto the fame of the merchant has been considered incomplete, unless it was connected with some direct public, civic, philanthropic, or political service, which, while it reflected honor upon the man, seemed to overshadow the unobtrusive virtues of the merchant ; so that the apparent solecism has been presented of a class of citizens proud of their own profession, and yet dissatisfied with any honor that did seem to diminish, relatively at least, the worth of that profession of which they were justly proud.

Our opinion of "mercantile character" is so elevated, that we see in the career of a merchant enough to give him all the distinction, all the claims upon public regard, which can be deserved by those who properly estimate popular approval in a popular government ; and we think lightly of any man who, in a republican government, can undervalue public esteem. Men may talk as they please of a philosophical disregard of the opinions of their fellow-men, and a contempt for public consideration ; but scarcely any man thus expresses himself without a desire to attract consideration, by the apparent disinterestedness of feeling

in which the remark originates, or without a desire to depreciate the value of that, of which he begins to find himself undeserving.

We believe that an American merchant has, in his proper calling and selected condition of life, the means of high, permanent distinction ; and our belief is founded on observation, that there commences, with the evidence of mercantile enterprise and the proof of mercantile integrity, a fame as desirable, as gratifying, as extensive, and as permanent, as that which is awarded to the statesman or is achieved by the warrior. We speak now of the merchant abstracted from his social and political relations and duties. We speak of him as "the merchant" alone, though we claim for, and all must concede to him, the possession of those qualities which are part of the elements of the statesman's character. We believe also that the high credit of a nation is as much dependent upon the honor and enterprise of her merchants, as upon the sagacity of her statesmen, and the skill and courage of her warriors ; and that, abroad, an estimate of the American character, an estimate which we are most proud to recognize, is founded at least as much on mercantile relations as upon any other element of intercourse and esteem ; and as that estimation and that credit are but the aggregate of individual contribution, we have, as conductors of a mercantile periodical,* deemed it due, at once to mercantile pride and enlarged patriotism, to select from time to time, for special notice, one who has distinguished himself, illustrated his profession, and done honor to his country, as an *American merchant*.

It is not, we apprehend, from any supposed want of materials, or any deficiency of respect for the calling, that such a plan has not been previously adopted and carried out. It is the nature of commerce to promote and reward

* Ed. Merchants' Magazine.

enterprise, and to beget and cherish honorable character. Hence, from the earliest period of our nation's history, we have had the elements of commercial biography that would have reflected honor upon the country, through the mercantile profession. Perhaps the facility with which the accomplished merchant becomes the useful statesman, and the more ready appreciation, by the people, of political contributions to public good, because those contributions are more direct, or at least more directly noticeable, have tended to give to the public benefactor the fame of a statesman, which, however due, was referable perhaps to the qualities of the merchant.

THOMAS P. COPE, Esq., was a native of Lancaster county, Pennsylvania. He was a member of a highly respectable "*Quaker*" family. We love that name; we prefer the term "*Quaker*" to that of "*Friend*," because, though it was given in derision, it has become a term of honorable distinction, by the merits of those who have illustrated the virtues of the sect on which it was bestowed. A bad name may destroy an individual who is denied time and opportunity to redeem himself from the opprobrium. But classes and sects that are permitted to survive the excitement which confers an unkind and injurious appellation, may acquire to themselves a credit that shall cause that which was conferred as an epithet of contempt, to become a title of distinguishing honor. So much more potent is virtue than a name; so true are mankind to virtue and practical goodness, when their judgment is allowed time to supersede their passions.

Mr. Cope traced his descent on both sides, for many generations, from the "*Friends*." His ancestor, Oliver Cope, was one of the first purchasers from William Penn. On the maternal side, Mr. C. descended from the Pymys, who claim as an ancestor the celebrated parliamentarian, John Pym, whose name is connected with that of Strafford; and

Mr. C. had, as his middle name, that of his maternal ancestor.

The education of Mr. Cope was good; it included a general round of English studies, the German language, and that amount of Latin which was, sixty or seventy years since, deemed necessary as a foundation of a good education; and though perhaps he had no occasion to make a direct use of his classical studies, there can be no doubt that they greatly assisted in disciplining his mind for the pursuits of life in which he was engaged, and for those rational enjoyments consequent upon his success and his social position.

When Mr. Cope had completed that education which was deemed necessary to a mercantile life, and which in his case led to a sound literary taste, since indulged and improved, he was, in 1786, sent to the city of Philadelphia to commence the acquisition of practical mercantile knowledge, by undertaking the primary labors of the counting-room, and ascended from the junior grade, which only notices events by a simple record, to that position which plans the movement and directs the conduct of thousands; and, while it seems to have only a selfish object, does indeed connect the interests and the feelings of countries, and brings about that state of national relations which demands the services of the diplomatist to confirm and solemnize.

We do not learn that the early career of Mr. Cope was distinguished by any of those bold schemes which sometimes dazzle the eye of the uninitiated by the splendor of their success, and often bring extensive ruin by their almost natural failure. Mr. Cope was *educated* a Quaker, and he felt that all of his education, all that parents and teachers had imparted to his childhood and youth, was intended as a portion of his capital in the business of life—elements of success in his mercantile and his social position; and hence, we find that *prudence* was one of the leading principles of

his business plans, and that quality came to distinguish all of his conduct. He could not, to achieve a considerable advantage to himself, put in jeopardy that which, if lost, would bring distress, if not ruin, on others. He had no right to abuse the credit which his education, his conduct, and his character had secured. He valued that credit as a means of making the wealth of others auxiliary to his own plans ; but he could not justify to himself any undertaking which, built on the confidence of his contemporaries, should so abuse that faith as to make the chance of his own prosperity the means of injuring his friends. In other words, that which is ordinarily called "prudence" in business men, was in Mr. Cope a fixed principle of honesty, upon which he based his plans of business, and by which he limited his enterprise.

In 1790 Mr. Cope began business, and he built for his own use the store at the corner of Second-street and Jones' Alley, then known by the euphonious designation of Pewter-Platter Alley. Here he transacted a large business, importing his own goods. In this location he continued until 1807, at which time he built his first ship, which he named, for his native county, LANCASTER.

Those who look back sixty-one or sixty-two years upon the history of Philadelphia, will find the record of disease and death occupying a large portion of the annals of the city ; and it seems almost natural, when speaking of one who lived through those times, to inquire what part he bore in the labors and sufferings of the people.

Mr. Cope's activity, his respectable position, and his associations, were of a kind to afford him an opportunity to distinguish himself, either by a selfish regard to his own safety, or by a magnanimous devotion to the comforts and safety of others. He was true to himself, to the instincts of his nature, to all the good circumstances with which his life had been surrounded. He promptly volunteered his ser-

vices. He tarried in the city in 1793, and caught and suffered from the yellow fever, which was desolating Philadelphia.

In 1797, that scourge of man again visited Philadelphia. Mr. Cope resolved to bear a part in the alleviation of those sufferings, which, as one of the "guardians of the poor" and a "manager of the almshouse," he had such an opportunity for understanding; and he, with another citizen (Mr. Young, a bookseller), accepted from the mayor of the city (Hilary Baker) the office of almoner, to minister directly to the wants of those who were suffering from destitution, in consequence of the suspension of business. Several thousand dollars were expended by Mr. Cope and his colleague, who carried the food which they purchased to the houses of the sufferers, many of whom were people who, in ordinary times, were able to be liberal themselves, to whom the charity was extended personally, and in a way that the most good should be secured from the expenditure, in the most delicate manner.

It is not the object of this paper, nor the wish of the writer, to present a detailed account of the daily doings of Mr. Cope. He commenced business, not on the scale on which he conducted it a few years before he withdrew from its toils, but with those limits which moderate capital rendered necessary, and which "prudence" (again we mean a proper regard to others as well as to himself) naturally suggested. A devotion becoming a man who had resolved to have a name among merchants, was manifested by Mr. Cope to his business; and he was one likely to be noticed by his seniors as marked for success in himself, and as an example to others. Yet this noticeable occupancy of time in the affairs of his store and counting-room, was not all-absorbing. To be a merchant, with all the circumstances which are connected with that profession, was of course Mr. Cope's principal object. But it would appear that the

generous regard to civic and State interests, which he manifested after his withdrawal from business, must have been apparent in his early manhood, as we find him a member of the city councils at the close of the past and the beginning of the present century, and an efficient member of the committee for introducing water into the city of Philadelphia, a measure which for a time required all the efforts of its friends to secure its adoption and execution, against the opposition of a majority, and which for a season was the occasion of great unpopularity to its advocates.

Mr. Cope was again, in 1807, called into public life by being elected a member of the State Legislature, at a time when party spirit was active, and when conservative views and votes were deemed necessary for the preservation of those principles upon which the Constitution of the Commonwealth was founded, and which that instrument was intended to express and defend.

Subsequently, Mr. Cope was called on to mingle still more in public life. We allude to those early demands upon his time, to show that, with all the business devotion and business habits which distinguished him and marked him for success, he had, and others saw in him, all those qualities which give delight to social life, and those abilities which make the republican citizen a useful servant of the State. And we may add, that the demand upon his services was not limited to the city or the commonwealth. As a man of sound education, as one of high integrity as a sound politician and an accomplished merchant, he was naturally looked to as a proper person to represent the great interests of Philadelphia in the councils of the nation. There was no doubt of his ability to represent the people, and to promote the true interests of the great commercial metropolis of the Union; and his character and manners were such as to warrant the belief that his election would have been less a party triumph than the

result of the concurrent vote of most of the people of his district.

To a young man, sensible of claims upon public confidence, and not insensible to the suggestions of ambition, such a concurrence of circumstances would seem to present a most desirable avenue to office and fame. In those days the honors of Congress had not been so extensively enjoyed, and the privileges of Congress had not been so frequently abused. At that time, a representative of fifty thousand freemen in the legislature of the nation had a high claim upon public regard, and the office might well be coveted. At that time, and at any time since, the constituency of the Congressional representative of Philadelphia must be regarded as one of which any man may be proud. Undoubtedly Mr. Cope felt the appeal to his ambition which this offer made; but he had other duties, and among them was that of justifying the confidence which his previous career as a merchant had secured to himself, and to manifest that prudence upon which his success was to depend, by declining all honors which must withdraw him from an immediate supervision of an extensive mercantile establishment, upon which so much more than his own direct interests depended.

Mr. Cope, as we have said, was a member of the Society of Friends. Perhaps the principles of that sect may have, in some measure, restrained him from accepting the honorable post which was about to be formally offered to him. Many of the votes of Congress involve the encouragement of war; we do not know whether that consideration influenced him, and influences others of his religious denomination, in declining to sit in Congress; it is certain that we seldom see Quakers in the halls of the national legislature, where their services would often be very valuable. The regret, however, to be felt for the absence of Mr. Cope on such accounts must have been augmented, at that particu-

lar juncture, by a knowledge of his intimacy with the laws of trade and their practical operation, and his straightforward adherence to what he believed to be right. Fortunately, Philadelphia possessed other sons to represent her in Congress, and while some were doing honor to their constituents in *that* place, Mr. Cope was fully occupied in the execution of enlarged plans of commerce, which were to be productive of public as well as of private benefit.

To Mr. Cope was Philadelphia indebted for the establishment, in 1821, of the first regular line of packet ships between that city and Liverpool (England), and the first ship employed in the line was, we believe, the *Lancaster*, of 290 tons, commanded by Captain Dixey. To this was added the *Tuscarora*, of 379 tons, commanded by Captain James Serrill. The line is still kept up, and has in it ships of immense tonnage. The line was sustained through all these adverse circumstances, which, for a time, threatened the destruction of the foreign commerce of Philadelphia. It followed close upon that established in New York, and is yet maintained, with augmented tonnage, by Messrs. H. & A. Cope, sons and successors in business of Mr. T. P. Cope.

About 1810, Mr. Cope removed his place of business to Walnut-street wharf, where his sons now have their counting-house, and where their packet-ships now lie when in port. This place had been remarkable as the scene of misfortune to nearly all its previous occupants, and so marked had the results been, so striking and so uninterrupted, that a dread had been excited in the minds of those the least tinctured with superstition. It was what was called an "unlucky place," and several of Mr. Cope's friends mentioned to him with some earnestness its bad character.

"Then," said he, "I will try to earn for it a better name." And though he was a wealthy man before he removed thither, yet that place is identified with his subsequent prosperity.

We have already mentioned that "prudence" was a leading principle in Mr. Cope's plans of business. He never allowed himself to be drawn into hazardous enterprises which would deprive him of that quiet so essential to the proper enjoyment of what one has acquired, and to the proper calculations and plans for a generous increase of possessions. Such a course would have been contrary to his established mercantile principles. But there are times when a merchant may incur risks without an impeachment of his prudence ; and the occasion for such a risk occurred once, at least, in Mr. Cope's experience. His favorite ship, the Lancaster, was on her return voyage from Canton with a cargo of great value, at the breaking out of the war of 1812. He made repeated applications for insurance, but the alarm was general and great, and the offices refused to take a risk upon the ship and cargo for less than seventy-five per cent. This was an enormous deduction ; but the ocean swarmed with British cruisers, and the premium of insurance, considering the course of the Lancaster, could scarcely be regarded as unreasonable. Mr. Cope understood his own affairs perfectly, and, satisfying himself that he could sustain the loss of the whole, and consequently that he could be his own insurer, he *calmly* awaited the result, though each day's papers conveyed intelligence of important inroads upon the mercantile marine of our country by British ships of war. The resolution, however, had been taken, after careful deliberation, and the only course was a "patient waiting." And when darkness seemed to hang thickest upon the prospects of the merchants, the Lancaster arrived at Philadelphia, one evening, with her immensely valuable cargo, and the captain received from the pilot, in the Delaware, the first intimation of hostilities between this country and Great Britain ; and he remarked, that he should have hailed a British cruiser for the news, had one come within "speaking"

distance. The result of this was an immense profit upon the cargo.

In referring to Mr. Cope's mercantile career, we can not omit to notice that he was the contemporary and often the rival of STEPHEN GIRARD. And we must add, that he was on terms of intimacy and friendship with that remarkable man. It is another proof of Mr. Girard's sagacity, that he selected Mr. Cope to be one of the executors of his will, and one of the trustees of the bank. It happened that after discharging with fidelity the duties which his friend and fellow-merchant had thus devolved upon him, Mr. Cope, as a member of the Select Council of the city of Philadelphia, came to be, for a time, the President of the Board of Commissioners of the Girard estate; and he was subsequently elected, by a select council, a director of the Girard College for Orphans, an honor which, to the regret of his colleagues, he immediately declined.

Reference has already been made to the public spirit of Mr. Cope, and to his promptness and fidelity in every position to which he had been called by the vote of the people, and his exertions and contributions when his experience and his wealth were required to insure the commencement or completion of works of public interest. And we have already referred to his exertions to secure the introduction of wholesome water into the city of Philadelphia. To Mr. Cope, in an eminent degree, may be accorded the praise of bringing to a completion the Chesapeake and Delaware Canal; and the citizens of Philadelphia are not likely soon to forget the promptness and the efficiency of his movements to secure the construction of the Pennsylvania Railroad. He presided at the town meeting called in support of that measure, so important to Philadelphia, and gave it the aid of his continued labors, and the most liberal subscription of any individual contributor.

It was the good fortune of the writer of this hasty notice to be a colleague of Mr. Cope in the convention which remodeled the constitution of Pennsylvania, and testimony is cheerfully borne to the fidelity with which he guarded the interests and represented the principles of his immediate constituents by the wholesome conservatism of all his views, his remarks, and his votes; and while he exhibited a thorough understanding of the nature and wants of our popular government, he manifested an earnest desire that the organic law of his native commonwealth should be placed upon a basis which should not be shaken by every breeze of popular favor, or every tempest of popular dislike.

Though few of the institutions of Philadelphia were without the valuable aid, in some form, of Mr. Cope, yet his mercantile friends were permitted to enjoy the largest portion of his important services. He was the president of the "Board of Trade," where his person was always hailed with pleasure, and his opinions received with marked deference. But another institution, which is the pride of Philadelphia merchants, has been particularly favored by Mr. Cope. We allude to the Mercantile Library Company, of which he was the President from its foundation to his death, and from whose meetings he was very rarely absent. His own feelings seemed to derive new freshness from his association with the younger members of that profession which he had honored; and his pride, perhaps, was gratified by the evidences that his life was regarded as an example to those who, when he should have ceased to be of their number, would be able to sustain the character of Philadelphia merchants.

In personal appearance, Mr. Cope was not without advantage. Of established health, the result of a sound constitution, assisted by temperate habits and constant exercise, his upright bearing, and firm, elastic step, seemed as if

they had been acquired in a military school, rather than under the guidance of a mother and schoolmaster of the Society of Friends. An anecdote may illustrate our meaning.

Some years since, Mr. Cope was traveling in the Western States with the late General Cadwalader, who was "every inch a general." On arriving at an hotel, the names of the travelers were of course registered. Having, perhaps, some business with, or, more probably, willing to be hospitable to General Cadwalader, a resident of the place where the travelers were spending the night, after examining the record of the names, stepped to the porch, and observing a gentleman walking up and down, with a quick, firm step, and wearing a surtout with an upright military collar, he thought he could not be deceived as it regarded the military title of the visitor, whom he immediately saluted as "General," and proceeded to introduce himself and his business. And it was not easy to satisfy him that he had mistaken a member of the "Society of Friends," in the full dress of that sect, for a "Major-general."

No religious association, no weight of public duties, no cares and calculations of a mercantile life, not even the weight of more than eighty years, deprived Mr. Cope of a buoyancy of spirits that made his company then, as it had been years before, the delight of social gatherings. Though deeply touched by events to which we shall refer hereafter, yet no man, within the limits of gentlemanly propriety, could add more to the zest of lively, pleasant conversation. Full of experience, full of anecdote, full of desire to promote kindly feelings, and to share in their exercise, his presence was always desirable, where pleasant wit and chastened humor were allowed their appropriate exercise. His presence brought no unpleasant restraints, though it might have modified pleasure; and the young who were favored with his company at their occasional festivities, found their

true enjoyment enhanced by the approval which his continuance among them manifested, and by the temperate gratification which that approval insured. It is a matter of course that the character, conduct, and position of Mr. Cope should have attracted to him the high regard of the aged and the venerable of his acquaintance; but it is an additional proof of the excellence of his temper, and the purity of his principles and of his taste, that the young loved his presence and courted his approval.

We have purposely avoided direct reference to the domestic relations and circumstances of Mr. Cope, as unsuited to such a notice as this; though it is in the refined and simple elegance of his hospitable *home* that he was best understood and most beloved. But while we omit particular allusion to what had been his chief delight and the blessing of those who shared in the hospitalities of his domestic circle, it may not be improper to say that that circle was not exempt from the visitation of afflictions, which tried the hearts of those by whom it was constituted, and made its principal deeply comprehend how little he was to be exempted from the afflictions which mark humanity, and which, rightly improved, become the means of strengthening and purifying character. To these afflictions, which put far from him lover and friend, Mr. Cope learned to bow with the resignation which religion inculcates, though he felt them with the keenness of wounded affection, and mourned them with the constancy and silence which give dignity to grief.

We dare not pursue that subject closer, and we have only referred to the painful fact that we might not omit so important an element in the experience of one whose life we are noticing. We have referred to Mr. Cope as a merchant, enterprising, liberal, successful;—as a philanthropist, self-denying and devoted;—as a man, upright, respected, beloved. The instances of domestic affliction to

which we have ventured to allude, are mentioned that we might say that Mr. Cope has not been without the trials and the submission of a CHRISTIAN.

Mr. Cope acknowledged the influence of years long before it became perceptible in his language or his movements; and he sought a relaxation from public labors while his friends and colleagues were acknowledging the freshness of his mind and the promptness of his movements. He declined election to civic office, but yielded to the affectionate representations of his young friends to permit his name to honor their associations, when mercantile business or mercantile interests were alone involved. They had delighted in and profited by the full light of his meridian and declining sun, and they desired the benefit of those rays which, though mitigated in heat, are delightful in their influence.

Time was indeed laying his hand on Mr. Cope when he left the active scenes of social and civic services, but the work was being done gently and kindly; and those who regarded him as a representative of the former race of Philadelphia merchants—a race to which all may look with reverence and pride—handing down their fame to his successors, rejoiced in the promise which his healthful appearance and active habits gave, that he would for some years be spared to receive from his fellow-citizens those manifestations of grateful respect which are so eminently deserved by the receiver, and which do so much honor to the judgment of the givers.

Some time before Mr. Cope's death, he was suddenly seized with a paralytic affection—that monition which is seldom insignificant; he felt, and his friends saw, that it was the beginning of the end, and with impaired physical powers he awaited, in the bosom of his family, the last notice; and he awaited and received it with the dignity and resignation of one who, having sought to do his duty

in life, met death with a sense of his own imperfections, and a confidence in the mercies of Divine Providence. Thomas P. Cope died November 22, 1854, mindful of the institutions whose objects he approved, and leaving to his children the immense wealth which industry and integrity had acquired, and judicious economy had preserved; leaving them the nobler inheritance of a character of unspotted purity, and a name that is synonymous with mercantile sagacity and mercantile honor. They have been too well schooled in all the virtues of their estimable father to allow any portion of the rich patrimony to deteriorate in their hands.

The death of Mr. Cope did not startle the people of Philadelphia; he had been so long withdrawn from active commerce and public position, that many of the young had risen up with only an historical knowledge of his connection with the trade, the prosperity, and the general circumstances of our city. And many who knew him personally and respected him highly, felt as if the transition was so much to his advantage, that friendship and affection might forget its own loss in his great gain. Yet such a man could not die without causing a deep emotion in the community of which he formed a part; and the press became the eloquent and truthful exponent of the public estimate of the instructive life and beautiful character of Mr. Cope.

Mr. Cope, it has already been said, was for many years the President of the Board of Trade of Philadelphia, an institution of commercial formation and of commercial counsel and decision. Having a general supervision of whatever concerns the trade of the city, whose mandate is of almost irresistible power to create, to foster, or direct plans and means of business, and to decide upon the customs of trade—lacking certainly that quality which logicians call a perfect right, namely, the right on its own side of asserting a rule, and the legal duty on the other side of

obeying that rule,—the strength and usefulness of the Board of Trade must consist, not in the enactments of the legislature, but in a general confidence of the business community, a sense of right in its impartial decisions upon business questions, and its careful supervision upon the existing and the proposed means of promoting honorable trade; and that confidence must result from a general admission that those who administer its affairs are men of lofty character, of sound mercantile views, and of tried business experience, and the head of that institution should be the *first* among such men.

Mr. Cope continued in the office of President of the Board until his death; and something of the estimate in which he was held by his colleagues of that Board may be inferred from the following extract of the annual report of the Board of Trade for 1855:

“Before proceeding to discuss the various topics which engaged the attention of your Board during the past year, it is our painful duty to notice the death of your late President, which occurred on the 22d of last November. Mr. Cope had been, for some time preceding his decease, in retirement, with his physical powers gradually wasting away under the decay of time. A constitution naturally strong, and preserved by habits of exemplary sobriety, finally yielded to the effects of age rather than of disease, and he passed from this scene of his labors with a gentleness of decline which fitly closed a life of extraordinary serenity and beneficence. During his manhood he was ever conspicuous for his public spirit, and his active and liberal efforts in promoting the public welfare. There are but few of the charitable and other similar institutions of Philadelphia which are not indebted to him, either for their origin or the aid which has sustained them and extended their usefulness. Besides having been for many years an active manager of the Pennsylvania Hospital, he served until his

death as President of the Board of Trade. No citizen, of his time and profession, did more than the deceased to entitle himself to the high distinction of being regarded as a representative man, illustrating in his life all the essential and loftiest qualities of a class, and constituting himself a model for its guidance and imitation. He was a merchant, in the best sense of that term. His spotless integrity, his enlarged and sound views of commerce in all its relations, his judicious and liberal enterprise, and his munificent and ardent public spirit, were marked features in him; and these were the elements which contributed to his own singular success, and empowered as well as disposed him to promote in so large a measure the mercantile prosperity and reputation of Philadelphia. Viewed in any and every aspect, partially or as a whole, his character was signally admirable, and furnishes a pattern which the youth, who is seeking a type of manly excellence, may well adopt for imitation."

Mr. Cope was regarded as the father of the Mercantile Library of Philadelphia. Many young merchants found great delight in contributing time and means to its establishment and growth, and their services were always appreciated by their co-laborers, and especially by the late president; but *they* loved to regard him as the principal mover in the good work, and to acknowledge the beneficial influence of his wisdom and character and means upon their own efforts. They were proud of the Mercantile Library, but they were no less proud that at its head stood the principal merchant of their city. And hence the success which attended their exertions to procure means for books, for a beautiful hall; and for seven courses of attractive lectures, first on Mercantile Men, by the late Judge Hopkins, and subsequently on general subjects.

The Report of the Philadelphia Library thus notices the death of their well-tried and beloved president :

“The year which has just closed has been marked with an event of more than ordinary interest in the affairs of the Company. Whilst our city has been called upon to deplore the death of the foremost of her merchants, in the person of Thomas P. Cope, we especially are participants in the common loss. For more than a quarter of a century this gentleman has presided over its affairs with an interest which time never abated.

“It may be doubted indeed whether the records of any similar institution can show an instance of more steadfast devotion to the duties incident to this position,—for, even after having attained an age when other men might have considered themselves exempt, his attendance at the meetings of the Board was unremitted and constant. The venerated deceased met us for the last time but a short period before his death, having then attained his eighty-fourth year, and in the pleasant companionship which was so much a graceful attribute of his character,—his ardent interest in the welfare of the Institution, could be distinguished in all its early earnestness.

“The prominent desire with Mr. Cope seemed to be, that in all efforts for spreading the usefulness of the Company, caution should be observed that prodigality might be avoided. Above all, whilst advocating a liberal expenditure for every thing that would conduce to advance the objects of its organization, it was his constant desire that the Company might escape the entanglement of debt, which, too often, had been the overthrow of associations equally beneficent in their objects.

“It is not too much to say of Mr. Cope that he was the ideal of what we as members may ever hope to have in his successors, and it will be the office of whoever may be the future historian of the Company to acknowledge a debt of gratitude to him, which can scarcely be fully realized by us. Fortunate in the possession of the excellent portrait

which hangs upon our walls, incentives can never be wanting, whilst we can dwell upon the familiar counterpart, to a renewed interest in the welfare of an Institution of which he was one of the originators, and all the interests of which he cherished to such a period of life with entire and constant devotion."

For years the people of Philadelphia have felt the want of some public park, such as are found in and near the cities of Europe, by which health and healthful exercise may be secured to those whose occupations shut them up nearly every day of the week from the enjoyment of wholesome air, and indulgence in that recreation which is necessary to make labor endurable and insure the capacity to enjoy what labor produces. Nor, indeed, did they overlook the benefit which such a place of resort would be to those whose means allowed of more frequent exercise, but who are much restrained therefrom by the utter want of places for the indulgence.

It is a true maxim of political and civic action, that the wants of all should be equally considered; and a public park, of considerable extent, affords to all classes, in various ways—that suit all conditions—means of rational, of healthful exercise. It could not be doubted that the county of Philadelphia had ample grounds available for such parks. The city proper had none: its squares were beautiful and attractive; but while they had their ways and means of usefulness, they had no extent; nor did the plan of the city or the dedication of contiguous portions of ground admit of their enlargement for any purposes contemplated in a park.

While Mr. Cope was a member of the select council of the city (about 1846), he made known to the writer of this article, then a colleague of Mr. Cope, his desire to withdraw entirely from public life, but before withdrawing to do something which would have upon it the imprint of public

good ; and he expressed a belief that it was the duty of councils to provide means for a large public park. When it was mentioned, as an objection, that there was scarcely land enough in the city attainable for that purpose, he replied that he had in view a suitable lot beyond the city limits, but contiguous to the city possessions, and if we could not bring that to the city, we might in time take the city to the park.

The beautiful country-seat of the late Mr. Henry J. Pratt, known as Lemon Hill, had been sold to a gentleman for building-lots, but a change in the fiscal affairs of the country had caused a remarkable stringency in the money-market of the commercial cities, and the title-deeds of Lemon Hill had found their way into the United States Bank, and were among the assets of that unfortunate institution. Mr. Cope conceived the project of making the city of Philadelphia the purchaser and owner of that beautiful estate ; and though the idea of a park for the city, and at the city's expense, so far beyond the city limits, was out of the question at that time, yet another motive, real and available for the purchase, presented itself, was pleaded, and was successful.

Persons were in treaty for lots on the river-border of Lemon Hill, with a view of erecting thereon factories of various kinds, and a just apprehension was felt that the refuse of those factories, the waste from the coloring ingredients, and all the filth resulting from a large collection of persons employed in such labors, would be swept into the "Forebay" of Fairmount Water Works, and impart their deleterious qualities to the water that is pumped therefrom into the reservoirs on the hill, and conveyed for the use of the people throughout the city. An argument founded on such a state of things in posse (and in essé) had a powerful influence, and that influence was rendered fully effective by the knowledge that the measure was one of Thomas P.

Cope's, whose judgment had always been so much respected, and whose motives could have nothing short of public good. Lemon Hill was purchased by the old city of Philadelphia, and the evils mentioned were prevented; and to the foresight and perseverance of Thomas P. Cope, and his influence with his colleagues, is the consolidated city of Philadelphia now indebted for its ability to lay out a magnificent public park within its own limits, and in a position having all the attraction of landscape of hill and dale, and the richness of the water-border presented by the beautiful Schuylkill.

Less has been said in commendation of the object of this notice than he deserved, more than he would have approved. To others he was willing, he was anxious, to mete out the full measure of approval which their good deeds deserved; he felt that a just and general appreciation is dependent upon an enlarged knowledge of what is to be under judgment, and that fair commendation is as much due to the acts of the self-sacrificing, as is payment to the creditor for merchandise sold. But for himself, he shrunk from that justice which bestowed upon him deserved praise; and having been generous to the poor and devoted to the suffering from a high sense of Christian philanthropy, he could not relish the double reward which the public sentiment so fully and so freely tendered to him. The community, however, in which Thomas P. Cope had so long lived, had too much of his own sense of what is due to others to overlook the demand of his character and conduct upon its approval, or to forbear its praises for his virtues when their commendations might be bestowed without disregard to the feelings of their worthy object. Occupied in the work of philanthropy, he had little time to think of the effect which that labor was to have upon his general character, and he might well be startled at the public manifestations of approval which, however delicate, were exponents of the deep-seated

feelings of the community. In the midst of his contemporaries of the council of business men, and of those who sought the promotion of municipal prosperity, he would seek to avoid a reference to the just cause of the many tokens of grateful respect which were always manifested in his presence ; but alone, he could scarcely fail to acknowledge with the good man of old, "When the ear heard me, then it blessed me ; and when the eye saw me, it gave witness to me."

The writer of this would fail in one important object of this sketch if he should, by any neglect on one side or excess on the other, leave upon the mind of the reader unacquainted with the venerable object, an impression that his life was one of those that adorn the pages of extravagant biography, or enrich the productions of fancy, for the gratification of those who felt a difficulty in comprehending this common-sense world. Thomas P. Cope was a MERCHANT ; a man whose business it was to buy as cheap as possible, and sell as dear as the market would allow. A man whose pursuits led him to exchange the products of our country for the manufactures of other countries, and to facilitate the intercourse of men and the interchange of merchandise between the United States and other countries, and all that for the profit in dollars and cents which would result from the transactions. He purchased ships ; he loaded them : he sold and exchanged vessels and merchandise with a view of gain : that is, he was a merchant, and that is the business of a merchant, and he transacted the business of a merchant. But he transacted that business as a *merchant*, with a lofty sense of responsibilities in the first instance to God and his conscience, then to society, and with a full sense of what is always due from a living merchant to the long line of merchant princes by whom commerce has been ennobled ; in all ages ennobled by the generous effort, the far-reaching schemes, and the political, social, and religious

benefits that are ever consequent upon the well-laid plan of commercial enterprise.

I have said that direct profits were the moving motive of Mr. Cope's undertakings—he were else no merchant; but the undertakings of Mr. Cope were never of that speculative character that startle by boldness or excite apprehension by their risk. But especially were those enterprises marked in their execution by the absence of all minor schemes or latent plans to promote profit by means not apparent in the project, or to insure the advantage of the adventure by the diminution of the fair reward of the agents of the work. The undertaking often takes its character from the manner in which it is conducted, and though many schemes which seemed fair and productive of honor to the projector have escaped censure only by avoiding an exposition of the manner of carrying them out, yet we know that many undertakings having with them the general characteristic of mercantile credit, have been productive of loss and infinite discredit to the projector by some accidental exposure of the minor plans of execution.

Now mercantile character is that which abides the test of years and close examination. The sudden influx of wealth from a single voyage will produce astonishment and often applause, but mercantile credit cannot rest upon such an accident. Nor will the praise of a single instance of fair dealing stand against a life-long exhibition of sound mercantile integrity. But Mr. Cope, we have seen, received the highest commendation for his philanthropic devotion to the suffering poor of the city in a season of fearful calamity; and it is one of the elements of good character, and the claim which we present for respect of the surviving community. But it is of more consequence to the just praise of Thomas P. Cope that his whole life, domestic, social, and mercantile, was marked by general habits that denoted fixed principles of benevolence, than

that he challenged public applause by any spasmodic exhibition of philanthropy. As a citizen, we have seen that Mr. Cope stood forward in seasons of difficulty and danger to assist the sick and suffering. In times of distress and scarcity we all know that he stood with the foremost to lend eleemosynary aid. In seasons of pressure and doubt, when public enterprise languished for want of countenance, example, and funds, he presented himself, his fair name, his large experience, and his abundant means, to sustain the project and secure general confidence. But as a philanthropic merchant, a careful ship-owner, he manifested the goodness of his heart, and the true, practical philanthropy of his profession, by securing to his ships all those improvements in arrangement and provisions that go to add to the comfort and promote the enjoyment of the hardy and hitherto hard-treated men that managed his vessels.

Mr. Cope added new splendor to the character of a merchant by the eminent success which rewarded his efforts and secured his character for mercantile sagacity which made him indeed a merchant; but dignity and beauty were made to cluster round that character by the constant evidences of philanthropy which the means and instruments of his enterprise presented.

In presenting the character and services of a gentleman of the mercantile profession for the admiration of all who appreciate private virtue and public spirit, and in placing Mr. Cope prominent in the list of those merchants who reflect so much honor upon an honorable pursuit, and show how nobly the men of his times sustained their position and maintained the character and credit of the profession, it is not supposed for a moment that the virtues of such men are inimitable, or that they have not now counterparts in their successors. The character of the American merchant is too well known to the writer of this article for him to fall into any such error. And the present day

is made too illustrious by the active enterprise of the young business men, and the bountiful liberality of those of mature years, who linger on the confines between the habitual attractions of business and the growing necessity of repose, for any one to mistake the capabilities and the merits of the merchants of the present day. But there is no man with a proper feeling for the character of the country and its business representatives, and with a knowledge of the effect of example, that will not rejoice to see his country and its pursuits made more illustrious by a proper exhibition of the claims of a respectable class to public regard, and who will not at the same time admit that an *esprit de corps* is kept alive by the presentation of instances of special merit in its members; and each as he enters upon the business that has been thus honored by the honorable, feels that he is doubly bound to imitate the virtues that are applauded, and if not to augment, at least to perpetuate the good fame that has been conferred on the whole by illustrious members of the profession.

Not then merely to record the birth, death, and general movements of Thomas P. Cope, or to make a roll-call of his social, business, and public virtues is this article prepared, but the pride which is gratified at the fame of a distinguished virtuous merchant is mingled with a desire that the record and celebration of those merits that led to his success, should be a stimulant to the young merchant to imitate the example of purity of life, integrity of motive, steady attention to business, devotion to public interest and want, when the public needed that devotion, and unfailing urbanity in social intercourse, so that using those means he may secure to himself the success which is almost certainly consequent.

If these things be considered, what a beautiful lesson is the life of Thomas P. Cope! Not merely a picture for the tasteful and the curious to admire, but a study, which the

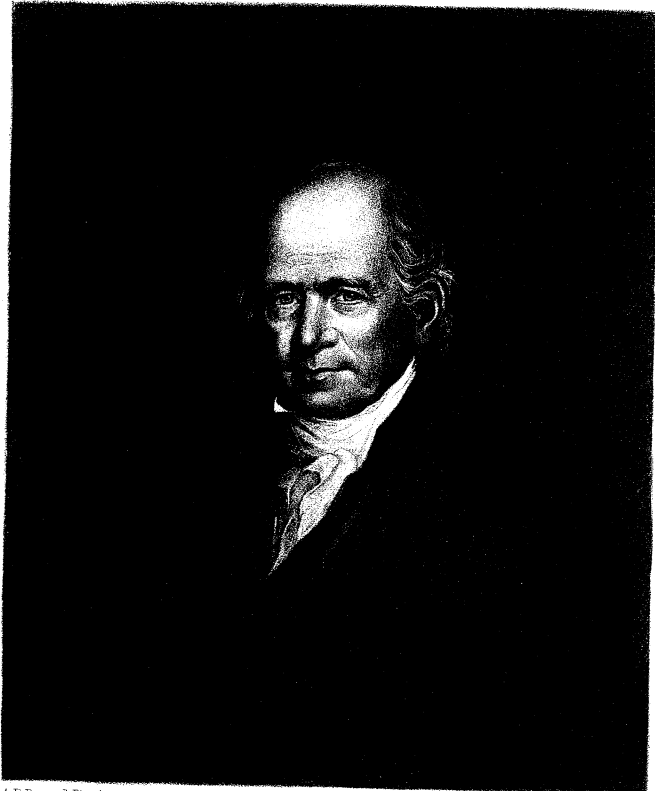
young and the middle-aged may contemplate till they transfer the lineaments and coloring to their own canvas, and make their own lives and characters the multiplied reflections, the perpetuating mediums of the excellence which all have admired, and from the continuance of which society expects its best improvement.

As a youth, Thomas P. Cope was obedient and attentive, truthful and faithful. Can youth have a better example? As a young merchant, industrious, economical, cautious, prudent. Can the young business man set before himself a better example? As an advanced merchant, liberal but just, and punctual, and making others punctual, enterprising without the dangerous risks of wild speculation, and generous and public-spirited in the uses of his capital. Can the established merchant need a brighter example? As a citizen, prompt to assume the burdens and discharge the duties of his station,—fond of public trusts only to be faithful in their discharge. Can the citizen find a safer path in which to tread? As a man, just, generous, upright, constant, interested in what concerns man without challenging constant laudation by obtrusive benefits; in social life inviting confidence by cheerful manners, and encouraging the young by kind familiarity, and making his situation and his age lovely by that gentleness and courtesy which are the results of a well-ordered mind and an easy conscience. As a Christian, illustrating by unostentatious piety and good works that creed which made his life uniform and peaceful, and which gave to his death comfort and consolation..

The writer of this article does not apologize for considering the religious element as a part of the true character of the American merchant. He knows how commerce has promoted the promulgation of religion, and he is willing to bear testimony to the beneficent actions of religion upon commercial life, and he would willingly put on record the

belief that, without regard to peculiar creed, commercial men best illustrate the character of the profession when they display the graces, and are influenced by the restraint and requirements, of religion in all their pursuits.

It is not said that wealth is not gained without religion ; but it is asserted that, in general, extensive confidence is the certain consequence of truth and justice in commercial transactions.



A. B. Durand Pinx.

Engd by H. W. Smith

P. C. Brooks

PETER CHARDON BROOKS.

I.

HISTORY and biography for the most part record the lives only of those who have attained military, political, or literary distinction; or who in any other career have passed through extraordinary vicissitudes of fortune. The unostentatious routine of private life, although in the aggregate more important to the welfare of the community, can not, from its nature, figure in the public annals. It is true that historians have lately perceived how important a part of the history of a people consists in a comparative account of its industrial pursuits, condition, education, and manners, at different periods. This idea suggested the most interesting chapter in Mr. Macaulay's brilliant work, and Lord Mahon has imitated the example in the last volume of his history. But such accounts relate to the sum total of society, and do not carry with them a narrative of individual life and character.

But the names of men who distinguished themselves, while they lived, for the possession in an eminent degree of those qualities of character, which mainly contribute to the success of private life and to the public stability—of men who, without dazzling talents, have been exemplary in all the personal and social relations, and enjoyed the affection, respect, and confidence of those around them—ought not to be allowed to perish. Their example is more valuable to the majority of readers, than that of illustrious heroes, statesmen, and writers. Few can draw rules for their own guidance from the pages of Plutarch, but all are

benefited by the delineation of those traits of character which find scope and exercise in the common walks of life.

Among the individuals of this class, few are better entitled to be held in respectful remembrance than the subject of the present memoir. It is the account of a life uneventful indeed, as far as stirring incident or startling adventure is concerned, but still distinguished by the most substantial qualities of character. The narrative will exhibit a long and virtuous career of private industry, pursued with moderation and crowned with success. It will be the record, though an unpretending one, of a singularly well-balanced mental and moral constitution,—proof against the temptations to which it was more particularly exposed, and strongly marked by those traits, which are of especial value in such a state of society as exists in this country.

Mr. Brooks's family traces its origin to the first settlement of Massachusetts. The common ancestor, Mr. Thomas Brooks, was one of the company led by Rev. George Phillips and Sir Richard Saltonstall, which settled Watertown in 1630. He afterward removed to Concord, where he died. In 1660 he bought an estate at Medford, of about four hundred acres (which still remains in the family), and established his son Caleb upon it.

Mr. Peter C. Brooks was the son of Rev. Edward Brooks, of Medford, who was the grandson of Caleb. He was a graduate of Harvard College of the year 1757, and for a few years after his graduation was the librarian of the college. On the 4th of July, 1764, he was settled in the ministry at North Yarmouth. In September of the same year he married Abigail Brown, daughter of the Rev. John Brown, of Haverhill. Her mother was Joanna Cotton, a great-grand-daughter of the celebrated John Cotton, of the first church in Boston; from whom of course

Mr. Peter C. Brooks was a descendant in the sixth generation.*

Among the classmates of Mr. Edward Brooks was Peter Chardon, the son of an eminent Boston merchant of that day, belonging to one of the French Protestant families, which had taken refuge in this country, after the revocation of the Edict of Nantes. The family residence was in Bowdoin square, on the spot where the Baptist church now stands, at the corner of what is still called Chardon-street. A friendship of unusual intimacy was formed between Mr. Edward Brooks and his classmate Chardon, who died prematurely in the West Indies in October, 1766. The news of his death reached this country a few days before the birth of Mr. Edward Brooks's second son, on the 6th January, 1767, who received the name of Peter Chardon in memory of the deceased.†

Differences of opinion on religious subjects soon arose between Mr. Edward Brooks and a portion of his people. The latter adhered to the rigid Calvinism of the older school; Mr. Brooks inclined to a milder orthodoxy. After strenuous but ineffectual attempts to prevent a separation, Mr. Brooks, in March, 1769, was led by the advice of an ecclesiastical council to request a dismissal. This was amicably arranged, and he returned to his native town, Medford, the same year, the subject of the present memoir being at that time two years old.

* I am indebted for these genealogical details to the manuscript notes of Mr. William Gray Brooks.

† In a number of the Massachusetts Gazette for January, 1767, may be found the following obituary notice, taken from the Gazette of Dominica, W. I.:

"*Charlotte Town, October, 1766.*—Last night, about 11 o'clock, died here, Peter Chardon, Esq., barrister at law. It is hard to say whether a thorough knowledge of his profession, or the unblemished integrity and honor with which he acted, were the greatest. In him were joined the finished scholar and the complete gentleman, and he is not only universally lamented as such, but as a real loss to the colony."—(*MS. of Mr. W. G. Brooks.*)

It will appear from the foregoing dates that the childhood of Mr. Brooks was passed during the most critical period of our history. He was born in the year after the repeal of the stamp-act, and in which the duties—not less objectionable—on glass, painters' colors, and tea were imposed. His family removed to the neighborhood of Boston the year before the massacre of the 5th of March. At this time the feeling of the country, under the newly-imposed taxes, was unconsciously maturing toward the revolution. The family residence at Medford is distant but a half-mile from the village of West Cambridge, and the line of march of the British troops on the 19th of April, 1775. On that day Mr. Edward Brooks, though by profession a non-combatant, hastened to the scene of action. A contemporary, who was in the battle at Concord, ascribes to Mr. Edward Brooks the command of the party by whom the convoy and its guard, on the way to join the main body of Lord Percy's reinforcement, were captured at West Cambridge on the morning of the 19th.* This is probably inaccurate, but it is certain that he took an active part in the business of the day. Lieut. Gould, who commanded a company in the king's own regiment, and was made prisoner at Concord bridge, was rescued from the hands of the exasperated American militia, and brought off by Mr. Brooks behind himself on horseback, and kept in his custody at Medford. His health being impaired, Mr. Brooks, in 1777, accepted the place of chaplain to the frigate Hancock, Capt. Manly, and was on board at the time of the capture of the British frigate Fox. Capt. Manly and his prize having appeared before Halifax, were surprised by a greatly superior hostile force and carried into that port, where Mr. Brooks, in common with the rest of the Hancock's company, remained

* See the interesting letter of the Rev. Joseph Thaxter in the United States Literary Gazette of 15th Dec., 1824.

some time a prisoner. On his release he returned to Medford, where he died 6th May, 1781, aged 48, leaving two sons and two daughters.

The state of the country at the close of the revolutionary war was one of extreme depression, and the family of Mr. Brooks was left at his decease in narrow circumstances. Neither of the sons enjoyed the advantage of a collegiate education. Mr. P. C. Brooks, for some time after his father's death, remained at home, occupied, as far as his years permitted, in the usual labors of a farm. He was then placed in apprenticeship in Boston, continuing, however, for some time, to live with the family at Medford. There were neither railroads nor omnibuses in those days, and the distance from town, seven miles, was to be walked both ways, daily, at all seasons of the year.

Nothing can be conceived less encouraging to a young man proposing to enter on a business life, than the condition of affairs at this time. The population of the United States was but little more than three millions; neither the manufactures of the North nor the staple products of the South had yet been called into existence; the western country was *terra incognita*. The navigation and fisheries of the United States had been destroyed by the war. As we had no commercial convention with England, our ships—which before the Revolution enjoyed in her ports the character of native vessels—were now regarded as foreign; while English vessels, for want of any general navigation law, entered our ports on the same terms as our own. This made it absolutely the interest of the American merchant to give the preference to foreign shipping. The country was inundated by imported goods, sold for the most part by foreign agents. Domestic fabrics, whenever attempted, were immediately crushed by this competition. For want of uniform national legislation, the rates of duties upon imported articles differed in different States, which in some instances

avowedly endeavored, in this way, to undermine each other in reference to foreign trade. Not merely the United States collectively, but the individual states, were loaded with debt; the last cow of the farmer was in some cases taken in Massachusetts to meet the demand of the tax-gatherer. To such a point of depression had the commerce of Boston sunk, that the principal men of business undertook, two or three years after the war, to raise a fund by subscription to build one or two small vessels.

This state of things held out but little encouragement for young men growing up into life, especially when to all other difficulties was added the entire want of capital. Such was the case with young Brooks on attaining his majority in 1789. His father, as we have seen, had died eight years before, leaving a widow, another son, and two daughters, with nothing for their support but the produce of a small farm. It is scarcely necessary to say, that such a patrimony could afford no surplus to assist the sons in commencing business. Such were the auspices under which Mr. Brooks entered life—the most favorable, however, to the formation of those habits and the attainment of those traits of character most conducive to success.

II.

But although the state of things, as we have shown, was one of great depression, well calculated to discourage young men just entering life, a brighter day was nevertheless about to dawn. The country, it is true, was perhaps never so distressed and embarrassed as in the interval between 1783 and 1789, and yet it stood, unconsciously at the time, at the entrance upon the high road to the most abounding prosperity. Mr. Brooks attained his majority the year the federal constitution went into operation. In dwelling upon the benefits which the new frame of government conferred upon the country, we are apt to confine our attention too

much to great political results, and do not sufficiently reflect upon its influences on individual fortune. The Union being now drawn together by the bands of an efficient national legislation, a career was opened to industry and enterprise in every direction. The commerce of the country again started into being from the wreck of the Revolution, and from the prostration not less disastrous which continued after the return of peace. Trade not only returned to the channels in which, to some extent, it had flowed before the war, but it began to extend itself to seas never before visited by American vessels. Not only were the ports of Western Europe resorted to by a daily increasing number of American ships, but those of the Baltic and the Mediterranean were now for the first time visited by our countrymen. Not content with this, our merchants turned their thoughts to China, to the Indian Archipelago, to the northwestern coast of our own continent, and the islands of the Pacific, several of which were discovered by our navigators. The courage and self-reliance with which these enterprises were undertaken, almost surpass belief. Merchants of Boston and Salem, of moderate fortunes, engaged in branches of business, which it was thought in Europe could only be safely carried on by great chartered companies, under the protection of government monopolies. Vessels of two or three hundred tons burden were sent out to circumnavigate the globe, under young shipmasters who had never crossed the Atlantic. The writer of this memoir knows an instance which occurred at the beginning of this century,—and the individual concerned, a wealthy and respected banker of Boston, is still living among us,—in which a youth of nineteen commanded a ship on her voyage from Calcutta to Boston, with nothing in the shape of a chart on board, but the small map of the world in Guthrie's Geography. *

Such was the state of things in 1789, when Mr. Brooks

came of age. His quick discernment suggested to him, that in the rapid development of the navigation of the country then taking place, the business of marine insurance would as rapidly grow in importance. This business was not then as at present conducted by joint-stock companies, transacting their affairs by officers intrusted with that duty, and resting on the basis of a corporate fund. It was in this country, as it had been from time immemorial in England,* an affair of individual adventure, in which, in the then existing paucity of investments, private underwriters engaged as a favorite branch of business. Two or three private insurance-offices had been opened in Boston. One of them was kept at the Bunch of Grapes tavern, at the corner of State and Kilby streets, where the New England Bank now stands.† Encouraged by promises of support from judicious and influential friends, to whom he had already become known, Mr. Brooks determined to engage in business as an insurance broker, and readily embraced the opportunity of entering the office at the Bunch of Grapes as secretary. On the retirement of his principal (Colonel Hurd) a short time afterward, he took the office into his own hands.

The reputation of the office did not fall off under his management. It continued to be the resort of some of the leading underwriters. His great punctuality and never-failing attendance at the office, and his exemplary personal habits—already known to friends and acquaintance—soon attracted wider notice. The business confided to him, it

* Anderson's History of Commerce (vol. ii. p. 270) gives a curious extract from the first law passed in England to regulate marine insurance. This law dates from the year 1601, and speaks of marine insurance as a usage that "hath been time out of mind among merchants." Anderson states that it existed as far back as the Emperor Claudius.

† In imitation, perhaps, of the example of Lloyd's Coffee-House in London, which has connected its name with marine insurance in England to the present day.

was quickly observed, was prepared with dispatch, with accuracy, and with neatness, and even the remarkably clear and legible handwriting—not elegant, but regular and plain as print—gave satisfaction. As some of the heaviest underwriters resorted to his office, no delay occurred in filling up the most important policies. The contracts being made with men of integrity as well as ability, and accurately drafted, it was soon remarked that losses were promptly paid, without driving the assured to litigation. The risks to which our commerce was exposed in the struggles of the great European belligerents, while they increased the necessity of getting insurance, multiplied losses and raised premiums, proportionably augmented the gains of the office. Mr. Brooks almost immediately found himself in the receipt of a considerable and rapidly-increasing income.

Although commencing business without capital, or any direct family influence which could advance his fortunes, Mr. Brooks no doubt owed something in early life to family associations, which ought not to be forgotten here. The name was well known and highly respected in the vicinity of Boston, not merely on his father's account, but also through the late Governor Brooks, a remote relative, a neighbor at Medford, and through life a steady and attached friend. Few persons enjoyed at this time in Massachusetts, a more enviable popularity than this sterling patriot. He took the field on the 19th of April, 1775, and remained in it to the close of the war. He commanded the regiment which first entered the enemy's lines at Saratoga. He possessed the personal friendship and confidence of Washington and his illustrious associates in arms. After the organization of the new government, he was appointed the first marshal of Massachusetts. To be of his name and kindred was a letter of recommendation for a young man just coming into life in this region. It may also be added, that ha-

bitual personal intercourse with a man of Gov. Brooks's various experience of affairs and high practical intelligence, must have been of great value in every respect to his youthful relative.

Not less valuable must have been his connection with Judge Nathaniel Gorham, of Charlestown, one of whose daughters he married in 1792, a circumstance which will justify us in dwelling for a moment upon this honored name. Judge Gorham was one of the most intelligent, respected, and influential citizens of Massachusetts. Few persons equaled him in foresight and breadth of conception. He was one of the most active projectors of Charlestown bridge—the first work of that size in the United States, and deemed at the time one of great risk. He was a member of the Continental Congress more than once, and in 1784 presided over that body. He was one of the very first to catch a clear view of the importance of the western country. He saw it plainly when scarce any one else saw it. Before the formation of the federal constitution, before the adjustment of the territorial disputes between many of the conterminous States, before the extinguishment of the Indian title, before the surrender of the western posts, Judge Gorham staked all he was worth and more, on a purchase, in connection with Oliver Phelps, of an immense tract of land on the Genesee river, now composing ten or twelve counties in the State of New York. The territory was under the jurisdiction of New York, but the property of the soil was in Massachusetts. Although the land was purchased for a few cents the acre, so little confidence was then felt in the stability and progress of the country, that Messrs. Gorham and Phelps could find scarce any one to purchase under them, and were obliged to abandon all but the small portion of land, which their limited private means enabled them to retain. Mr. Phelps, however, and the oldest son of Judge Gorham, emigrated to Canandaigua,

and became the pioneers of settlement in Western New York.

Although obliged to retreat without material benefit from an enterprise which promised much more than affluence, Judge Gorham's disappointment detracted nothing from his standing or usefulness. He was a member of the convention which framed the federal constitution; and when that body went into committee of the whole, Judge Gorham was daily called by General Washington to fill the chair for the space of three months. Few persons in this part of this country were, of course, so intimately associated with the constitution; and this circumstance, no doubt, through the matrimonial connection alluded to, had its influence on the political opinions of Mr. Brooks. At no period of his life a partisan, and in the beginning of his career standing wholly aloof from politics, few men reflected more upon the principles of the new form of government, or more highly appreciated its value. He was a federalist of the school of Washington.

Although fond of books, and regretting the want of a literary education, Mr. Brooks, at this period of his life, had but little leisure to indulge his taste in reading. Never permitting his business to fall into arrears, he was often at his office till midnight; and what little time he could spare for books was employed in the perusal of writers on the law of insurance. One of his underwriters was accustomed to say to him, "That old pen, which you are wearing to a stub, is worth a fortune to you."

It may be of some interest to those acquainted with the localities of Boston, and not out of place in a narrative of this kind, to state, that Mr. Brooks, on his marriage, lived in a small brick house, at the corner of Congress and Water streets, the site of which is now occupied by the spacious granite building of Simmons & Co. A considerable part of Congress-street, of Washington-street, and even State-

street, was at that time occupied by private dwellings and boarding-houses. Mr. Joseph Barrell's beautiful gardens, extending from Summer-street, ornamented with fountains and a fish-pond, occupied the space which is now Franklin-place. In the year 1793 a commencement was made in the erection of the buildings which now form the place; the first block of brick buildings put up in Boston.* After living some years at the corner of Congress and Water streets, Mr. Brooks removed to the corner of Atkinson and Purchase streets, to a house still standing, but no longer occupied as a private residence. In 1834 he lived for a short time in the house at the corner of Pearl and High streets, and soon after purchased the house of Mr. Webster, at the corner of High-street and Summer-street, which he continued to occupy till his death. All these localities, with the exception of the last, have greatly changed their character within twenty years.

III.

As we have already observed, Mr. Brooks commenced business at a period of great and general depression, when the country was laboring especially under a want of capital. An event shortly afterward occurred, which exercised a very important influence in this respect, without however disturbing the even tenor of his business pursuits. We allude to the establishment of the funding system.

At the first session of Congress under the new constitution, a resolution passed the House of Representatives on the 21st of September, 1789, "that the House consider an adequate provision for the support of public credit as a matter of high importance to the national honor and prosperity," and the Secretary of the Treasury was directed to prepare a plan for the purpose aforesaid, and to report the

* Snow's History of Boston, p. 321.

same to the House at its next session. In compliance with this resolution, an extremely able report was made by the secretary (General Hamilton) on the 9th of January following, and the act establishing the funding system passed the two Houses, and was approved by President Washington, on the 4th of August, 1790. The political history of our country contains the record of no measure of internal administration more important. It was to this report and the system founded upon it, that Mr. Webster alluded when he said of Hamilton: "He smote the rock of the national resources, and abundant streams of revenue burst forth. He touched the dead corpse of public credit, and it sprang upon its feet."*

This great measure presented itself to the minds of reflecting men, both in a financial and political light. In the latter aspect it was identical with the momentous question of the new government; and if that could be made sure, nothing could be more certain than the solidity of the financial system projected by the genius of Hamilton. In like manner the success of the new plan of finance was all-important to the stability of the new government. The personal and political associations of Mr. Brooks, to which allusion has been made, predisposed him, both as a patriot and a man of business, to hopeful views of the success of the entire system.

The two great features of the funding system were a provision for the payment of interest, on certain conditions, upon a portion of the public debt of the United States, subscribed for that purpose; and the assumption by the United States of a portion of the war-debt of the individual States. The effect of the two provisions was to give full value to a capital of above thirty-one millions of dollars, which was worse than unproductive, for it hung like a dead weight

* Webster's Works, vol. i. p. 200.

upon the credit of the country. Its average nominal value, at the time of the adoption of the constitution, was about four shillings in the pound.

Reposing confidence in the principles on which the public credit was organized by Congress, according to the plans of General Hamilton, as well as in the prospects of the country, Mr. Brooks invested his own little accumulations (he had been but a single year in business) in the public funds, and also made use, to a small extent, of the credit of a wealthy friend, Mr. Samuel Brown, kindly offered him for that purpose. He was, however, from disposition and principle, opposed to speculation; his means were limited; and his purchases were delayed till the certainty of the adoption of the funding system had brought the public securities nearly to their true value. The sum total of his gains from this source was accordingly too inconsiderable to be named.

Mr. Brooks was indebted, at no period of his life, to great speculative profits. His prosperity was the result of persevering attention to his regular business, and to the good judgment with which he availed himself of such subsidiary advantages as fairly came in his way, without risk and without resorting to borrowed money. Among these may be mentioned the practice, at that time very general, on the part of persons not engaged in trade, of sending what were called "adventures." This was done, by the aid of business friends, by all classes of the community;—by professional men, by females, and minors. Mr. Brooks's position in an assurance office kept him necessarily, at all times, well acquainted with the state and course of trade, and gave him great facilities for the transaction of business of this kind, which he pursued for several years, to the extent of his means, and with uniform success.

It may be proper to mention here, for the information of the youthful reader, that, from his first commencement in

business, Mr. Brooks's accounts were kept with great exactness. To this habit he attached the highest importance. An acquaintance with the art of bookkeeping was not so much a matter of course at that period, as at the present day. In the middle of the last century in this country, as at a somewhat earlier period in England, it was not the universal practice of merchants,—except those who were in very extensive business,—to have a regular set of books kept by a partner or clerk. The transactions of the day were entered in a waste, and once or twice a week, according to the extent of the business, a professed bookkeeper,—well-versed in what were considered the mysteries of his calling,—came and compiled the journal and ledger. It was only in the progress of time, and at a comparatively recent period, that it was deemed indispensable to have the books wholly kept within the establishment, and that the system of double entry was reduced substantially to its present form.* Mr. Brooks very early acquired a thorough knowledge of it, and kept all his books with his own hand to the close of his life. He often enforced upon young men just entering a business life the utmost importance of system and punctuality in this respect.

The first organization of political parties under the present Constitution took place at the period of which we are now speaking; and the funding system was one of the subjects on which they differed. The division was that of Federalists and Antifederalists, that is, supporters and opposers of the present Constitution. One of the objections taken by the latter to the new frame of government was, that it created a central power too strong for the rights of the States, and the funding system was supposed to tend in

* The work of Booth, which contributed materially to this result, was published in England so lately as 1789. He had been a practical merchant both in London and New York. The former treatises had been drawn up by professed accountants.

the same direction. Experience only could overthrow these errors, and show that the States had as great an interest as the general government in the preservation of the public credit. With the successful working of the new government, the name of Antifederalist as a party designation was exchanged for Republican. But the designation of Federalist did not for some time become unpopular. Mr. Jefferson, the great leader of the opposing party, as late as 1801, in his inaugural address as President of the United States, said, "We have called by different names brethren of the same principle. We are all republicans, we are all federalists."

Mr. Brooks, as we have already remarked, belonged to the federal party, though taking no active part in political controversy, and wholly destitute, at every period of his life, of political ambition. The party politics of the United States at that time unfortunately connected themselves in a great degree with the struggles of England and France. An enlightened nationality had hardly developed itself. Both belligerents violated our neutral rights, but the good faith with which England, under the provisions of the treaty of 1794, indemnified our merchants to the amount of many millions of dollars for property illegally captured, formed a strong contrast with the conduct of France, who positively refused payment, except upon impracticable conditions, for contemporaneous spoliations, much greater in amount, but equally unwarranted in character. We refer to those claims, which, by a kind of diplomatic juggle, were thrown upon our own government by the convention with France of 1800, and which, being thus transferred to the government of the United States for a most valuable consideration, remain, we are sorry to say, uncompensated to the present day; the only class of spoliations upon American commerce for which sooner or later some indemnification has not been made. Each house of Congress has

at different times acknowledged the validity of the claims, and made moderate provision for their satisfaction. But it has in most cases happened that the bills of the Senate have been lost in the House of Representatives. On one occasion a bill which had passed both houses of Congress failed to receive the signature of the President.*

It was natural, in the havoc of our neutral commerce, occasioned by the unlawful acts of the belligerents at the period alluded to, that business men intimately connected with the navigation of the country should have been inclined to take sides with England, who admitted, and to some extent repaired her wrong, rather than with France, who persisted in denying us justice. We speak exclusively of events prior to 1800.

But notwithstanding the belligerent depredations upon our growing commerce from the commencement of the wars of the French revolution to the peace of Amiens,—which was precisely the period of Mr. Brooks's active business life,—it was a time of prosperity both for the country at large and for the town of Boston. The population of the town between 1765 and 1790 had increased only from 15,520 to 18,038. Between 1790 and 1800 it rose from the last named amount to 24,937. It is probable that the increase of commercial capital was in a still greater ratio. Few large fortunes were accumulated before the revolution, although the laws were more favorable than at the present time, to their being kept together. The chief foundations of the commercial wealth of the country were laid after the adoption of the Constitution.

We have already spoken of the rapid development of our navigation after the close of the revolutionary war, and especially after the consolidation of the Union. Mr.

* Since this paragraph was first printed, another bill for the partial payment of these claims, passed by large majorities of both houses of Congress, has been vetoed by the President.

Brooks's intimate connection with this great interest will justify us in alluding for a moment to a few facts, which illustrate the progress of the country in that respect, and show how honorably Boston was associated with the new branches of foreign trade.

The first American vessel which was sent to Canton, the *Empress of China*, sailed from New York in 1784, and was owned principally in that city and Philadelphia. The conduct of the voyage was however intrusted to Major Samuel Shaw, himself a Bostonian, and the son of a respectable Boston merchant, who, after serving with great credit as an artillery officer during the whole of the revolutionary war, rendered no small service to the country by his agency in opening the China trade.*

The first American vessels that visited the northwestern coast of this continent, the *Washington* and the *Columbia*, were owned and fitted out from Boston in 1787, the *Washington* under the command of Capt. Gray. Among those who engaged in this enterprise were the well-remembered names of Joseph Barrell and Charles Bulfinch, the latter gentleman afterward known as the architect of the Capitol of the United States. This was the commencement of a trade pursued for many years, and with great success, by the merchants of this city. Capt. Gray, it is well known, discovered the entrance into the Columbia river (which was named from one of the two vessels just mentioned), and, in a subsequent voyage, pointed it out to Vancouver. Such being the case, it was a somewhat amusing circumstance, in our controversy with England about Oregon, that the

* Major Shaw was the first American Consul at Canton. He was the uncle and early friend of the late lamented Robert G. Shaw of Boston, who himself did so much to render the name of "Boston Merchant" a title of honor. See the highly interesting publication, "The Journals of Major Samuel Shaw, the first American Consul at Canton, with a Life of the Author," by President Quincy.

British claim rested, in part, on the pretension that Vancouver *discovered* the Columbia.

These first achievements of the commercial marine of the United States in the Pacific ocean were followed by those of Capt. Joseph Ingraham, Capt. Josiah Roberts, and Capt. James Magee, and other enterprising and intelligent New England shipmasters, to whose courage, energy, and nautical skill justice has not been done. They traversed unexplored tracts of the great ocean, they landed upon islands laid down on no charts, and traded with powerful and ferocious tribes on remote and inhospitable coasts, at the end of the world. It is to be regretted that we have not had in this city an institution like the Salem East India Museum, where their log-books and journals might be preserved. In private hands there is danger of their being lost, as some, it may be feared, have been already. It is probable that the only still-existing record of voyages, which for length, skill in navigation, and addition to geographical science, deserve a permanent place in the annals of discovery, is to be sought in the books of the insurance offices in State-street, between 1789 and 1803.

IV.

The active part of Mr. Brooks's business life was passed, as has been already stated, between the years of 1789 and 1803, at which time he relinquished his office in State-street, being then but thirty-six years of age. The ten last years of this period were peculiarly favorable to the pursuit in which he was engaged. The existing war in Europe threw much of the carrying trade of the world into the hands of the Americans; and the orders and decrees of the leading belligerents, equally violent and capricious, while they tended to derange the regular courses of trade, gave proportionably greater activity to the business of insurance. It was accordingly at this time that Mr. Brooks's most rapid

accumulations were made. He sometimes himself referred to this period of his life, as one of great and even dangerous prosperity. To use the language of a judicious obituary notice, which appeared in the *Christian Register* at the time of his decease: * "Though little inclined at any time to speak of himself, he did occasionally, when alluding to that time, remark, that 'he then made money enough to turn any man's head.' But the reason why we mention this fact is, that it did *not* turn his head. It is a remark long since made by the greatest orator of antiquity, that extraordinary success forms the test of a weak mind, the failure to sustain which often shows that it is far harder to keep than to acquire. The most remarkable characteristic of Mr. Brooks, in his active pursuits, was his moderation in success. To him, extravagant profits were no temptation to enter into hazardous enterprises."

The quiet life of an unambitious man of business affords but few occurrences for the biographer. The most instructive treatment of such a subject is, if possible, to convey a lively impression of the general state of the times. Conditions of society, of great importance in the aggregate, are made up of parts and elements, which, when taken singly, may be of little individual interest. We have, in the first part of this memoir, recorded some facts illustrative of the general course of trade in the United States during the period of Mr. Brooks's active life. It was marked by two striking characteristics, viz., the ease and the courage with which men embarked, with small means, in distant and far-reaching adventure, and the prudence and moderation which governed their proceedings, and guided them to a successful result. The consequence was the formation of a class of merchants and men of business, in whom energy, moral courage, caution, and liberality were all remarkably combined.

* Written by Hon. Charles Francis Adams.

If our limits permitted, it would greatly increase the interest of this sketch to dwell upon the characters of Mr. Brooks's prominent contemporaries and associates, the men who frequented his office as underwriters or as parties seeking to be insured, the companions of his social hours, and co-members with him of the community to which their principles, manners, and course of life gave its characteristic features. It is out of our power to do this in detail, but we may indulge in a passing allusion to one or two well-remembered names. Among the most eminent merchants of this day was Thomas Russell, who was one of the first who engaged in the trade with Russia, at the close of the revolutionary war. He was of an old Charlestown family (if any thing relating to families can be called old in this country, especially in reference to the middle of the last century), and resided there a part of the year till his death. This estimable gentleman was regarded, in his day, as standing at the head of the merchants of Boston. He lived at the corner of Summer and Arch streets. According to the fashion of the day, he generally appeared on 'Change in full dress; which implied at that time, for elderly persons, usually a coat of some light-colored cloth, small-clothes, diamond or paste buckles at the knee and in the shoes, silk stockings, powdered hair, and a cocked hat; in cold weather, a scarlet cloak. A scarlet cloak and a white head were, in the last century, to be seen at the end of every pew in some of the Boston churches. In the latter part of his life, Mr. Russell built the stately mansion in Charlestown, which till within a few years was standing, near the old bridge, used as an hotel. Though living on the bank of Charles river, on great occasions, before the bridge was built, his family drove to town in a coach drawn by four black horses, through Cambridge, Brighton, and Roxbury. Mr. Russell, at his decease in 1796, is supposed to have left the largest property which had at that time been

accumulated in New England. He was a gentleman of great worth and respectability, and enjoyed the entire confidence of the community.

John Hancock was, at this time, still accounted a Boston merchant, though but little, if at all, concerned in active commerce. He lived in the family mansion, still standing in Beacon-street, built by his uncle, Mr. Thomas Hancock, from whom he inherited his fortune. In a description of "this earthly paradise," as it is called by its author, and which was written in 1789, Governor Hancock's place and the surroundings are spoken of in the following terms, which may serve at once as a reminiscence of the localities, now somewhat changed, and of the literary taste of the times :

"In a word, if purity of air, extensive prospects, elegance and convenience united, are allowed to have charms, this seat is scarcely surpassed by any in the Union. Here the severe blasts of winter are checked by a range of hills, thrown in the back-ground, which shelter the north and northwest from the inclement gale. There the mild zephyrs of spring are borne on the pinions of the south, and breathe salubrity in every breath. On one side the flowery meads expand the party-colored robe of summer ; on the other, golden harvests luxuriantly decorate the distant field, and autumn spreads her mantle filled with richest crops. Now a silent river gently flows along delightful banks, tufted by rows of ancient elms, and now the wild wave, dashing to the sky, rolls its tempestuous billow from afar. Here glides a little skiff, on the smooth surface of the polished stream, and there the sons of commerce leave receding shores behind and sweep across the liquid main."*

The glowing description ends with a quotation from Horace.

* Massachusetts Magazine for July, 1789, p. 896.

Other already distinguished or rising merchants and men of business of this period, were the Messrs. Amory, Joseph Barrell, one of the projectors of the first voyage to the Northwest Coast, Samuel Breck, Samuel Brown, Charles Bulfinch, connected with Mr. Barrell in the voyage of the *Columbia* and *Washington*, John Codman, Samuel Eliot, Gardner Greene, Stephen Higginson, Tuthill Hubbart, John C. Jones, Theodore Lyman, Jonathan Mason, Samuel Parkman, the Messrs. Perkins, William Phillips, father and son, William Powell, David Sears, and Joseph Russell, of whom the last-named only is now living. Most of these persons, whose names we have mentioned, had business connections with Mr. Brooks, more or less intimate, from the time his office was opened in 1789 till he retired in 1803.

The restoration of general peace in that year by the conclusion of the treaty of Amiens, made it certain that the business of insurance would cease to be as important, as it had been since the commencement of the French revolution. This circumstance, with the decease of a friend whose estate it was supposed might suffer materially by the sudden termination to which his affairs were brought, led Mr. Brooks, in the early prime of life, and while he was moving on the flood-tide of fortune, to form the resolution of withdrawing from all active participation in business. This resolution, deliberately formed, was steadily executed; and from the year 1803 to 1806 he devoted himself to the settlement of the risks in which he was interested, and the liquidation of all outstanding engagements.

Having accomplished this object as far as practicable, he was led, at the urgent request of friends, and with a view to the employment of his leisure, to accept the office of the President of the New England Insurance Company, which had been incorporated a few years before in Boston, and was the first chartered company of this description in the

State. He filled this situation for a few years, and then retired definitively from all business relations. A portion of his morning hours were henceforward devoted to the management of his property ; but much of the day was given to those miscellaneous duties which society at all times devolves upon men of intelligence and probity, known not to be absorbed in affairs ; the direction of public trusts, and the concerns of various institutions of philanthropy and charity. In the summer season, the after part of the day was given to the care of his farm ; and at all times, the kindly duties of social intercourse with a numerous family and friendly circle, were discharged by him with equal cordiality and diligence. If he could be said to have any occupation as a man of business, it was that of a private banker ; but he remained to the close of his life an entire stranger to the exchange, and transacted no business for others on commission, nor for himself on credit./

The object of this memoir being not to give unmerited notoriety to an individual, but to show, by a striking example, in what way a person starting without capital may in this community rise to wealth, and that in a quiet and regular course of business, we have thought it might be useful in this place to state a few of the principles by which Mr. Brooks was governed through life, and to which he undoubtedly owed his success.

The first was one to which we have already alluded, viz., to abstain, as a general rule, from speculative investments. To quote again the language of Mr. Adams's obituary notice, "his maxim was, that the whole value of wealth consisted in the personal independence which it secured, and he was never inclined to put that good, once won, again at hazard, in the mere quest of extraordinary additions to his superfluity." Acting on this principle, he was content with moderate returns, and avoided investments attended with risk and uncertainty. He never made purchases of unpro-

ductive real estate, on a calculation of future enhanced value. He did not engage largely in manufactures; feeling how liable they were to suffer by capricious legislation, caused by fluctuating political influences, and also from the necessity, in many cases, of intrusting the management of immense capitals to persons not trained to the business carried on. He considered railroad stocks, generally speaking, as a precarious property, from the passion for multiplying such enterprises on borrowed means, beyond the real wants of the country, and in cases where ruinous competition with rival lines must ensue. He contemplated, also, with prophetic foresight, the endless stock-jobbery likely to attend the undue multiplication of these enterprises. He was however at all times willing, to a reasonable extent, to loan his funds for the accommodation of solid, well-conducted corporations.

Another of Mr. Brooks's principles of business was never, either directly or indirectly, to take more than legal interest. Had he been willing to violate this rule, and that in modes not condemned by the letter of the law, nor by public opinion, he might easily have doubled his fortune. But many considerations led him to adopt and adhere to his rule on this subject. It was contrary to law to make more than legal interest, and he held it to be eminently dangerous to tamper with the duty of a good citizen, and break the law, because he might think the thing forbidden not morally wrong. This consideration was entirely irrespective of the fact, that at one period, by the law of this State, the contract was wholly vitiated by the demand of usurious interest, and the creditor placed in the debtor's power; an absurd inversion of the relation of the parties, or rather an entire annihilation of the value of property. But after the mitigation of the law in this respect, Mr. Brooks's practice remained unaltered. He believed and often said, that, *in the long run*, six per cent. is as much as the bare use of

money is worth in this country ; that to demand more was for the capitalist to claim the benefit of the borrower's skill in some particular business, or of his courage and energy ; or else it was to take advantage of his neighbor's need. He frequently said that he would never put it in the power of any one, in a reverse of fortune, to ascribe his ruin to the payment of usurious interest to him. On more than one occasion, when some beneficial public object was to be promoted, he lent large sums at an interest below the legal and current rate.

These views, though shared by a few of Mr. Brooks's wealthy contemporaries, are certainly not those which generally prevail ; and he himself, as a question of political economy, doubted the soundness of the usury law. He thought that money was a species of merchandise, of which the value ought not to be fixed by legislation ; and that all laws passed for that purpose tended to defeat their own end. By tempting men to illegal evasions of the law, they increased the difficulty of obtaining regular loans in times of pressure, and eventually compelled the borrower to pay more for his accommodation. That he paid it under the name of commission, guaranty, or premium, rather than that of interest, was no relief.

It was another of his principles never, himself, to borrow money. The loan from Mr. Brown, above alluded to, may seem an exception to this remark, but it was under circumstances of a very peculiar nature, resembling less a business loan than a friendly advancement, made by a person in years to a young man entering life, and standing, *pro tanto*, in a filial relation to the lender. It is doubtful whether, with this exception, Mr. Brooks's name was ever subscribed to a note of hand. What he could not compass by present means was to him interdicted. Equally invincible was his objection to becoming responsible by endorsements for the obligations of others. Without denying the

necessity, in active trade, of anticipating the payment of business paper, he shunned every transaction, however brilliant the promise of future gain, which required the use of borrowed means. The bold spirit of modern enterprise will deride as narrow-minded so cautious a maxim ; but the vast numbers of individuals and families annually ruined by its non-observance, to say nothing of the heaven-daring immoralities so often brought to light, to which men are tempted in the too great haste to be rich, go far to justify Mr. Brooks's course. It is highly probable that, in the aggregate, as much property is lost and sacrificed in the United States by the abuse of credit, as is gained by its legitimate use. With respect to the moral mischiefs resulting from some of the prevailing habits of our business community, the racking cares and the corroding uncertainties, the mean deceptions, and the measureless frauds to which they sometimes lead, language is inadequate to do justice to the notorious and appalling truth.

Having recorded above Mr. Brooks's aversion to speculative investments, it is hardly necessary to say that purchases of the unsettled lands in the West were regarded by him in this light. It is probable that the result of the enterprise of Gorham and Phelps, above alluded to, had in early life produced an impression on his mind unfavorable to these speculations. The Yazoo purchase, in which many Bostonians were to their cost deeply involved, had strengthened this impression. In a single instance only, as far as we are aware, was Mr. Brooks induced, and that by the urgency of friends, to take a part in an investment of this kind, having joined some friends in a purchase of lands in the State of Ohio. The tract selected lay partly within the limits of the city of Cleveland, and stretched for some distance to the south, into the interior. It was of course admirably chosen ; but after retaining his interest in the purchase several years, and finding that tax-bills came in

much more rapidly than rents, he sold out at a barely saving price—affording another confirmation of what may be considered an axiom, that speculations in wild lands by non-resident proprietors, rarely lead to any great accumulations of property. It is not desirable that they should, for any such accumulation must be a tax upon the settlers of the lands—the pioneers of civilization, whose lot in life is at best so laborious, as to merit exemption from any unnecessary hardship.

The town of Chardon, in the northeastern part of Ohio, is within the limits of the purchase above alluded to, and commemorates the name of Mr. Brooks. Long after he had ceased to hold any property in it, a bell, presented by him to the village church, bore testimony to his friendly interest in the settlement.

Mr. Brooks was a member of most of the leading charitable corporations of the State—a trustee of many of them. He was an early and active member of the Board of Trustees of the Agricultural Society, and took a great interest in promoting its objects. He was a trustee, and latterly President of the Massachusetts Charitable Congregational Society, and contributed liberally to its funds. He was for some years President of the Savings Bank of Boston, and of the Massachusetts Hospital Life Insurance Company. When the Washington Monument Society was organized, he was appointed its treasurer. The sum raised by subscription was about ten thousand dollars, and the contract for the statue with Sir Francis Chantrey was for that sum. Fortunately, the work was several years in progress, during which time the funds of the Association were steadily accumulating in Mr. Brooks's hands; so that when the statue was delivered, after paying the sculptor, there were more than seven thousand dollars at the command of the trustees for the erection of the tribune adjoining the state-house, in which it was set up.

In addition to services of this kind of a more public nature, much of Mr. Brooks's time, at all periods of his life, was given gratuitously to the management of important business concerns for relatives and friends. There was, perhaps, no person in the community, whose opinion on matters of business was more frequently asked ; and probably no one ever regretted taking his advice.

V.

We have already observed that, from an early period, Mr. Brooks passed his summers in the country, on the spot which, though not actually that of his own birth, had been the home of his childhood, and the seat of his family for generations, in the western part of Medford. Having been in his boyhood brought up on a farm, he never lost his fondness for rural occupations. In fact, he was a thorough practical farmer. He enlarged by purchase his patrimonial acres, and, from the time they came into his possession, superintended their cultivation. In 1804, he replaced the cottage in which he had been brought up with a large and convenient house. This was his residence during the summer months for the rest of his life. He found in these rural pursuits not merely rational amusement, but great benefit to his health, and at the same time afforded to the neighborhood an example of well-conducted husbandry. This farm is delightfully situated on the margin of the little sheet of water, where the Mystic river has its source. The name of the town, in its original spelling, Meadford, was probably derived from the fact that the river, which soon expands into a broad estuary, could here be crossed on foot. It was, like most of the head-waters of the New England streams, a favorite resort of the native tribes. Their rude implements are still sometimes turned up by the plow, in the fields at Medford.

Mr. Brooks had an especial fondness for a few ancestral

trees which adorned his farm, and learned, from the pleasure they afforded him, the duty of each generation to do its part in securing the same gratification to posterity. Many thousand trees were planted by him, and the native growth was carefully preserved. The beautiful little delta, which now so greatly ornaments the village of West Medford, at the fork of the public roads near his house, was planted by him about 1824. The remarkably handsome elm by the side of the church, on the right hand as you enter Chauncy Place from Summer-street, in Boston, was removed by him from Medford about the same time, when of a size to be easily carried on a man's shoulder, and was planted with his own hands on the spot where it now stands, a stately, spreading tree.

Among the chief sources of enjoyment which Mr. Brooks found at Medford, was the congenial society of several persons of great eminence and worth, his intimate friends. Among them was the venerable and well-remembered pastor of the church, the late Dr. David Osgood, who was settled there shortly after the revolutionary war, and continued till his decease, the only clergyman in the town. Mr. Brooks was a regular attendant upon his ministry, and had a great respect for his personal character. Dr. Osgood was of the old school of divines and pastors, and belonged to a class which has almost passed away from among us, and left no successors. He adhered to the old-fashioned orthodoxy, which prevailed almost universally in his youth; but took no part in recent controversies. He maintained in his person the great professional ascendancy which belonged to the clergy in other days, and, so long as he lived, no rival pulpit ventured to erect itself in Medford.

Governor Brooks, the distant relative of Mr. Brooks, was another of his Medford neighbors, for whom he cherished a warm attachment, and in whose society he found a constant resource. His public character has been alluded to

in the first part of this memoir. An admirable portrait of him was painted by Stuart, for Mr. Brooks. Gov. Brooks was by fifteen years only the senior, and they passed through life in the cultivation of an unbroken friendship. The governor was not more distinguished for the high character which rendered him, both in war and in peace, a man of mark and eminence, than for the sterling qualities of private life.

The late highly respectable Timothy Bigelow, son of Col. Bigelow of revolutionary memory, was another of Mr. Brooks's much valued Medford friends. Though not a native of the town, he had established himself there at an early period, and represented Medford for a long series of years in the legislature of Massachusetts, where he occupied the speaker's chair, in the House of Representatives, for a longer time than any other individual by whom it was ever filled. Mr. Bigelow was for many years a leading counsel at the Middlesex bar, and his great conversational powers fitted him in an eminent degree for social intercourse. His rural tastes were congenial with those of Mr. Brooks. His beautiful grounds on the banks of the Mystic continue to form one of the ornaments of the village of Medford.

In addition to the foregoing public characters, the social circle at Medford embraced several individuals of great worth and intelligence, whose intercourse formed no inconsiderable part of the attraction of the place. Mr. Brooks's relations with them, as with neighbors and townsmen, were ever of the most satisfactory and agreeable kind, and it is believed that he passed through life without being involved, in a single instance, in any of those personal feuds or controversies which are too apt to spring up in our country towns, and destroy the harmony of individuals, families, and whole communities.

It has already been stated that Mr. Brooks was wholly free from political ambition. But though he never sought

public life, he was occasionally persuaded to accept a nomination for the legislature of Massachusetts. He was, at different times, a member of the Executive Council, of the Senate and House of Representatives, of the Convention called in 1820 to amend the constitution of the State, and of the first municipal council of Boston after its incorporation as a city. In all these bodies he held a position of respectability and influence. He rarely spoke, and never without having something to say which was worth listening to. On questions of banking, insurance, and finance, his opinions had very great weight in all the bodies of which he was a member. This deference to his judgment proceeded in part from his familiarity with those subjects—from the clearness, precision, and common-sense nature of his views, and in part also from his unsuspected integrity. The idea that his course on any matter of legislation could be affected by his personal interest, probably never entered into any man's mind. Although it is one of the most common and successful artifices of the demagogue to awaken or foment an unkind feeling between town and country, probably no individual was ever personally less obnoxious to the jealousies and suspicions which have their origin in this unprincipled attempt.

Among the subjects to which the attention of Mr. Brooks was particularly turned, as a member of the legislature, there was probably none in reference to which his influence was more beneficially felt than that of lotteries. This onerous and wasteful mode of raising money for public objects was countenanced and resorted to in Massachusetts till 1821. It had been employed without scruple for purposes the most meritorious, and by individuals and corporations of the greatest respectability. The construction of canals and bridges, the erection of college edifices, and the preservation of Plymouth Beach, works and objects of the most undoubted utility, had, under the auspices of the most dig-

nified public bodies, sought their resources in a lottery. In addition to the lotteries granted by our own legislature, the tickets of those of other States were freely vended within the limits of Massachusetts. It had been for some time apparent to reflecting minds, that no form of taxation could be imagined at once so unequal and so demoralizing as a lottery—none in which the yield stood in such ridiculous disproportion to the burden borne by the public. Where the object for which the lottery was granted lay without the limits of the State, the evil was, of course, augmented by this circumstance. The injury inflicted upon the morals of the community by upholding a species of gambling, rendered doubly pernicious by the respectable sanction under which it was carried on, had begun to be a source of anxiety. It was reserved for Mr. Brooks, by a plain matter-of-fact statement, to concentrate the public opinion on this subject, and to effect an abatement of the nuisance.

On the 31st of January, 1821, a committee, of which he was chairman, was appointed by the Senate of Massachusetts "to examine generally into the concerns of every lottery now in operation in this Commonwealth."* This committee reported on the 9th of February. From their report, it appeared that the number of lotteries embraced within the scope of the inquiry was three, viz., the Union Canal lottery, originally granted in New Hampshire, the Springfield Bridge lottery, and the Plymouth Beach lottery. The term for which the Union Canal lottery was granted had expired; but as no part of the sum required had yet been raised, an application was pending before the legislature of Massachusetts to extend the charter. The committee were therefore led to make a brief statement of

* The committee consisted of P. C. Brooks and Benj. Pickman of Boston, in the Senate, and Messrs. Lawrence of Groton, Stebbins of Palmer, and Hedge of Plymouth, in the House.

the operations of this lottery, during the six years for which it had been carried on. From this statement it appeared that tickets had been sold, in the six classes, to the amount of \$467,328. The sum paid out in prizes amounted to \$406,497. The incidental expenses and services were charged by the managers at \$39,988; bad debts, through the agency of brokers, at \$24,315; and interest on money borrowed to pay prizes, \$2,763. The general result from these elements was a *net loss* of \$5,647 to the persons to whom the lottery was granted for the purpose of opening the canal. Thus the ticket-buying public had been taxed nearly half a million of dollars, for the sake of paying back about four-fifths of that sum to the drawers of prizes in all parts of the country, and with an absolute loss to the canal of between five and six thousand dollars. In the face of these facts, an extension of *the privilege* was asked for by the undertakers!

Of the Springfield Bridge lottery, the committee only remark, that, as the time for which it was granted was to expire in June, and as the sum allowed to be raised was not yet realized, it would be competent for the Legislature, on an application for an extension of the grant, to institute an inquiry into the proceedings of the managers.

With respect to the Plymouth Beach lottery, which was evidently regarded by the committee as the most important case, they remarked that it was still in operation; that the managers had lately drawn the ninth and tenth classes, and were then drawing the eleventh; and that it would not be possible, during the then present session of the Legislature, to complete an examination which should include those classes, and present an exact account of all the money raised. The Report accordingly recommended the adoption of an order for a joint committee of the Legislature to sit in the recess, for the purpose of examining into the ac-

counts of the Plymouth Beach lottery, with full power to send for persons and papers.

This order was adopted by the two houses, and Mr. Brooks was of course named chairman of the joint committee.* Their report was made in the House of Representatives on the 14th June, at the ensuing spring session, and was in the following terms :

The Committee of both Houses, appointed February 9th, 1821, "To examine, in the recess of the Legislature, into the accounts and concerns of the Plymouth Beach lottery, so called, with full power to send for persons and papers, and to make report of their doings on the first day of the first session of the next General Court," have attended to that service, with some care, and now respectfully submit the following Report :

The first grant of a lottery to the town of Plymouth, to raise \$16,000 for the purpose of completing the repairs of Plymouth Beach, was for the term of five years, and was dated February 28, 1812. Among other things, it provided that the managers should give bonds to the town for \$15,000, with conditions to pay over the whole proceeds,—without deduction for services or expenses, except one thousand dollars,—and should render an account to the selectmen of Plymouth to be approved of by them, and then presented to the Governor and Council for approbation, and should pay to the agents appointed by the town, in sixty days after each class was drawn, 15-16ths of the proceeds of each class. Under this act the managers were chosen, but it does not appear that any thing more was done.

On the 18th of June, 1812, about four months after the first grant, an additional act was passed, authorizing the managers,—instead of being confined to one thousand dollars for all charges and expenses,—to deduct from the sum raised in each class, the charges of stationery, printing, and other necessary expenses of drawing each class of said lottery,—*managers' services and expenses excepted.*

With this additional act the lottery proceeded, and within the term of two years, four classes were completed,—the first having been finished in April, 1813, and the fourth, in October, 1814. *But before this time, the Committee are most clearly of opinion that the lottery ought*

* The new committee consisted of P. C. Brooks, of the Senate, and Messrs. Lawrence, of Groton, and Hooper, of Marblehead, of the House.

to have been stopped. For it appears, beyond the admission of a doubt, that, after deducting all the charges which by the acts then existing they had a right to make, and which amounted to no less a sum than \$7,767.24, there was, on the completion of the third class, a clear gain of \$22,718.97, leaving in the managers' hands a surplus of \$7,718.97, beyond the sum of \$15,000 allowed to be raised for the repairs of the Plymouth Beach. If to this be added the result of the fourth class, the gain would be increased to \$27,038.10, being \$12,038.10, in the hands of the managers, *over and above the sum allowed to be raised, and this after taking out \$10,751.07 for expenses.* In this estimate it is true that nothing is allowed *for the services of the managers*, because the law expressly forbade it. But if, on a representation to the Legislature, at the end of the third or fourth classes, a charge for their services, though in words excepted, should have been deemed reasonable, the General Court would have probably considered that the means in hand were most ample for that purpose, and would not, by additional powers, have permitted the lottery to proceed any further:—for if it had ceased at the end of the third class, there would have been a surplus, as before stated, of \$7,718.97, and if at the fourth, of \$12,038.10, applicable to the payment of the managers, or to any other object as the government might have directed.

Why the lottery was not brought to a close at either of these periods, the Committee are at a loss to conjecture. It does not appear from any of the papers, that the selectmen or their agent made any examination of the accounts of the managers, or that the latter presented any account for settlement, on the completion of the third or fourth classes. On the contrary, your Committee have understood that no examination of that kind took place till after the drawing of the sixth class. The grant, indeed, required, that, *in sixty days after each class was drawn*, the proceeds should be paid to the town of Plymouth. The third class was finished March 28, 1814; in sixty days from that time, viz., May 28, 1814,—though the whole sum of \$15,000 was gained, by the terms of the grant, and \$7,718.97 besides,—the town had received but \$3,000; and in sixty days after the fourth class was finished, viz., December 31, 1814, only \$9,110.04 had been paid in all to the town.


The Committee, having proceeded thus far, can only regret that an accurate view of the affairs of this lottery had not been taken at the time of completing the fourth class, as, in that case, it seems impossible that the gentlemen concerned, on the part of the town, should have felt themselves warranted in going on a step further, without first submit-

ting their doings to the Governor and Council, as the act required. Instead of doing this, however, an additional act was asked for, and obtained, February 16th, 1815, by which authority was given to the managers to deduct from each class, not only the charges of stationery, printing, and other expenses of drawing of every class, but also like reasonable compensations for their services and expenses as were allowed, by the President and Fellows of Harvard College, to the managers of the lottery under their act of March 14, 1806, any thing in the former acts to the contrary notwithstanding. The compensation to the College managers was found, by the Committee, though not mentioned in their act, to have been five *per cent.* to the managers on all tickets sold, and two *per cent.* to venders, besides other charges.

Under this third act the Managers of the Plymouth Beach proceeded to draw seven classes more, making, in all, eleven, and completed the last, April 30th, 1821. On examination it was found, that, in making up their accounts, the managers have deducted the same commissions and services, *for themselves*, in the four classes previously to the act of 1815, as on the seven subsequently drawn. Whether this could have been the intention of the Legislature, under any circumstances, the Committee do not undertake to decide. Stating their accounts in this way, however, the managers make it appear that the net sum of gains payable by them, on the eleven classes, to the town of Plymouth, is only \$9,876.15, and of course that the lottery ought to proceed till they have raised \$5,123.85 more.

The Committee have observed, in looking into this statement, that the commissions charged, as paid to venders, exceeds two *per cent.* by the sum of \$3,152.93, which, if wrong, would reduce the sum still to be raised to be \$1,970.92. There is nothing, in point of time, to prevent the managers from going on, because there was yet another act obtained in their favor, December 9, 1816, which allows them to prosecute said lottery till they have gained the \$16,000, with the necessary expenses attending the same, agreeably to the several acts passed on this subject. Nine years have elapsed since the lottery was granted, and it has been in operation for about that period.

Your Committee have endeavored to state, precisely, the result of the four first classes. They now beg leave to present the issue of the whole number of eleven together, as made out by the managers. They shall then, as they trust, have given to the General Court a true, and, as they hope, a plain and intelligible view of the whole matter, and thus have answered the object of their appointment.

The whole number of 11 classes comprehended	118,000	
tickets, amounting to	- - - - -	\$883,000 00
Advance received on the same, by sales, when drawing	-	3,439 75
		<hr/> \$886,439 75
Accounted for as follows :		
Amount paid out for prizes, in money	- \$594,571 11	
Amount paid out for prizes, in money	- 37,300 00	
		<hr/> 631,871 11
Amount of tickets returned unsold	- - 162,976 00	
		<hr/> 794,847 11
Commissions of managers, <i>cast</i> <i>on the 11 classes alike</i>	- - \$35,987 43	
Deduct commissions on bad debts	1,166 14	
	<hr/> 34,821 29	
Services of managers, <i>by the day</i> , on 11 classes	- - 2,722 00	
		<hr/> 37,543 29
Commissions to venders	- - 15,326 77	
Commissions to venders, extra	1,034 18	
	<hr/> 16,360 95	
Clerk-hire	- - - - -	1,018 00
Printing expenses, &c.,	- - - - -	1,669 02
Postages	- - - - -	109 23
Boys, for drawing, rolling numbers, making lists, &c.	- - - - -	668 50
House hire, while drawing	- - - - -	1,011 18
Counterfeit money	- - - - -	14 00
Bad debts	- - - - - 23,700 18	
Deduct what has been recovered	1,377 86	
	<hr/> 22,322 32	
Interest on money borrowed to carry on 5th class	- - - - -	1,000 00
 Amount paid the town of Plymouth for the net gain on 11 classes	- - - - -	9,876 15
		<hr/> \$886,439 75

The Committee deem it proper to add, notwithstanding what has been said, that the managers, after finishing six classes, submitted them to the town of Plymouth for examination, and after completing the other five, submitted them to the examination of the Governor and Council. The evidence of their having done so is herewith presented, as a part of this report. They deem it but just further to add, that the managers, in justification of their having allowed extra commissions to venders, produced a settlement made with the Harvard College managers, in which the sum of \$200 was allowed for a like purpose, though the contract between the college and its managers was silent on that point.

The present occasion affords good opportunity for your Committee to express, what they so strongly feel, their most decided disapprobation of lotteries, and to set forth their ruinous effects on those classes of the community least able to bear the loss. But they refrain, under the impression that, if the late disclosures made to the legislature, on the subject of lotteries, are insufficient to prove their pernicious tendency, nothing which they could say could be of any avail.

In conclusion, your Committee report it as their deliberate opinion, that the objects of the Plymouth Beach lottery have been fully attained, and that the managers have no legal right to proceed with it any longer.

(Signed,)

P. C. BROOKS, by order.

The foregoing report was the *coup de grace* to all grants of lotteries in Massachusetts. The tickets however of foreign lotteries continued to be sold to a great and demoralizing extent, and public opinion against their toleration rapidly gained strength. In 1833, during the session of the legislature, a person, thirty-five years of age, of reputed integrity and fair character, was so far carried away by the temptation of lotteries as to consume in eight months all his own property, and eighteen thousand dollars belonging to his employers. On the discovery of his defalcation, he committed suicide. This calamitous event powerfully affected the public mind. Hon. J. T. Buckingham, then a member of the House of Representatives, moved for a committee of inquiry, and made a very able report on the subject. An act was passed imposing a penalty on the sale of tickets in lotteries not authorized by law.* By this law, the sale of lottery tickets in Massachusetts, if not wholly prevented, has been reduced to very narrow limits. Similar legislation by other States has contributed to the same result. It is matter of just surprise, that a tax so onerous to the community, and so demoralizing to the individual, should still be tolerated in Delaware and Maryland, and perhaps in other States. The lottery brokers in Baltimore

* Buckingham's Personal Memoirs, vol. ii. p. 231.

still scatter their poisonous advertisements by mail through the country, and the main street of Washington, notwithstanding her own disastrous experience, is still lined with the offices of their agents.

VI.

Mr. Brooks had led an active business life, or had been engaged in important pecuniary transactions, for forty years, without ever having been involved in a lawsuit, on his own account, either as plaintiff or defendant. At length, after three years of preparation, an action was brought against him in 1829, on a bill of equity, by the administrators *de bonis non* of Tuthill Hubbard, who had been dead about a quarter of a century. This gentleman had been one of the largest of Mr. Brooks's underwriters, and an extensive confidential connection had existed between them for many years. After Mr. Hubbard's decease, Mr. Brooks made a general settlement with his estate ; and as, from the nature of insurance business, numerous accounts were outstanding, the gross sum of sixty thousand dollars was paid by him in 1808, and accepted by the administrators, as a full and final discharge of all claims against Mr. Brooks. The action brought in 1829 was to set aside this settlement, on the alleged ground that in stating the accounts in 1808 important items to the credit of Mr. Hubbard had been omitted. Nearly one hundred thousand dollars were claimed as due to them, by the parties bringing the action. Wilful fraud was not charged by the parties, probably not suspected ; but a suit of this kind, involving, as was alleged, a very large sum, to be swelled by twenty-one years' interest, brought after the interval of an entire generation since the grounds of the action accrued, and requiring the scrutiny of long-forgotten accounts, under the almost total loss of contemporary living evidence, was well calculated to distress a sensitive mind. Unavowed attempts to excite popular

prejudice were made out of doors. There was no individual in the community, in reference to whom a charge even of technical fraud, where no moral guilt is imputed, could be made with less chance of gaining credence. But the readiness to think evil of our neighbor leads many persons at all times to take for granted, that there must be something wrong, in a state of facts like that which led to the suit in question.

Fortunately for the good name of Mr. Brooks, the parties by whom the suit was instituted thought it expedient to engage the services not merely of counsel of the greatest eminence, but such as could not be suspected of any bias, arising from the universal local confidence not only in Mr. Brooks's rigid integrity, but in his punctilious accuracy. They accordingly retained Mr. Wirt, of Baltimore, then at the summit of his reputation, who was assisted by business counsel from the Suffolk bar, of proverbial acuteness and sagacity.* Mr. Wirt, in writing home to a friend shortly after his arrival in Boston, alluding to his assistant, says :

“I am following the explanations of one of the truest-nosed beagles that ever was put on a cold trail. He is a fine fellow, as true as a rifle ; and it is quite a curiosity to see him threading these old mazes. I shall have a hard heat in the cause. I am brought here to combat Webster, on his own arena, and I think I shall gain the day, which will be a great triumph. Having grappled with my adversary before, I know his strength and all his trips. It is a good way toward a victory to feel undaunted. My health and spirits are uncommonly good.”†

The accomplished and amiable advocate, in dwelling upon the strength of the adversary counsel, as if every thing depended upon that, does not appear, at this time, to

* The counsel for plaintiff were Mr. Wirt, and Mr. B. R. Nichols ; for defendant, Mr. Webster, Mr. Gorham, and Mr. Warner.

† Kennedy's *Life of Wirt*, vol. ii. pp. 232-234.

have reflected sufficiently upon the possible strength of the cause he was himself to oppose. In another letter, written a week later, he says :

“ Our adversaries opened their case yesterday in a speech of six hours. I have an exceedingly tough cause of it. The court, I fear, is against us. The case is intrinsically very difficult, complicated, and extensive ; and is a very severe task.”*

This, of course, is the representation of counsel employed to sustain the suit, and wears somewhat the appearance of a preparation for anticipated failure. What indication of a supposed leaning of the court could have been given at this early stage of the trial is not easily conceivable. The case certainly took a very extensive range ; but the defendant and his counsel regarded it as otherwise simple in its character, and clear in its principles.

At the close of the trial Mr. Wirt writes :

“ I went to the court on Wednesday with more despair than I ever went to a court-room in my life. I would have given any sum in my power never to have come to Boston. I was worn out by the week’s trial, prostrate, nerveless ; and so crowded was the room with ladies and gentlemen, that I could scarcely get in. You would have pitied me, if you could have seen my sinking heart. And yet, in a speech of five hours, I was never better satisfied with myself. Such vociferous plaudits !

“ When I had finished, Mr. Brooks, who was the defendant against whom I had been trying the cause, came to me at the bar, and, taking my hand, spoke to me in the kindest terms, expressing his high satisfaction at my demeanor toward him, during the trial. His friends have been among the most attentive persons to me. My clients, on the other hand, were delighted.”†

* Kennedy’s Life of Wirt, vol. ii. pp. 232-234.

† Ibid.

It would greatly exceed the limits of this memoir, to enter fully into the details of the case. All the facts necessary to a full understanding of it may be gathered from the elaborate opinion of Chief-justice Parker.* The court permitted the settlement of 1808 to be so far opened, as to correct an error of \$2,358, and direct the payment of that sum by Mr. Brooks, with interest.† Mr. Brooks, from the first agitation of the claim, had avowed his willingness to correct any such error, if error should be found on a re-examination in 1826 (when the subject was first started) of all the accounts of his ancient underwriter, whose name was on almost every policy filled up at the office from 1794 to 1803. This offer was made by Mr. Brooks, from a wish to avoid even the appearance of deriving benefit from an error of account, although he maintained that the settlement in 1808 by the payment of a gross sum (which was one of thirty similar settlements with underwriters), was intended to cover the possibility of any such error. In his answer to the bill of equity in which the error was set forth, Mr. Brooks had declared his anxious desire to pay the amount in question, and, in his private journal, after recording the result of the action, he observes, that it “has terminated to his entire satisfaction.”

Never has a more magnificent forensic display been witnessed in our courts than in the arguments of the illustrious rivals on this occasion. The most arid details of account and the abstrusest doctrines of equity were clothed by them with living interest. Throughout the trial the avenues of the courthouse were besieged long before the doors were opened, and every inch of space was crowded. At the close of the argument of Mr. Webster, Mr. Brooks

* 9 Pickering, p. 212.

† The error was not one of account in the books, but in a loose schedule of outstanding debts, in which this item, by inadvertence, stood unchecked, after it had been paid.

himself obtained permission to address a few words to the court by way of explanation. Few are the men who, with fortune and reputation at stake, at the age of sixty-two, wholly unaccustomed to speak in public, would have ventured to rise before an immense auditory, comprising all that was most distinguished for character and intellect in the profession or the community, to add any thing on their own behalf to the defence of a cause, which had been argued by Messrs. Gorham and Webster. Few are the clients, who, under these circumstances, would have been permitted by counsel to take the risk of speaking for themselves. Mr. Brooks was not only permitted but encouraged by his counsel to do so. A profound silence fell upon the court, as, with a voice slightly tremulous, his hand resting on the old account books, which had been drawn from the dust of thirty years (and which were pronounced by the bench such a set of books as had never been seen in that court), he uttered a few sentences of explanation, in the simple eloquence of truth, which it was impossible to hear without emotion. The transparent clearness, the simplicity, the unmistakable air of conscious integrity with which he briefly re-stated the turning points of the case, produced an effect on the minds of those who heard him beyond that of the highest professional power and skill.

It is proper only to add, that the court negatived in direct terms the charge of fraud, either legal or technical. "We see nothing," said the chief-justice, "in the course of the transactions of the defendant, as the agent and broker of the office, or in his dealings with Hubbart in their joint concerns, which can justify a charge of fraud, or even impropriety against the defendant."

We have no particular incident to record from this time forward to the close of the life of Mr. Brooks. Thanks to a good constitution and the temperance and moderation of all his habits, he attained a good old age, with far less than

the usual proportion of the ills which flesh is heir to. The course of his life at this period is accurately described in the following passage from a sermon preached after his death by the pastor of the First Church in Boston, of which he was a member :

“He is the same man in his retirement that he was when more before the world,—the same, but that the hair is fallen away from his ample forehead, and what has been left is changing its color. What should suffer change in the spirit that was so fixed in its sentiments, its habits, and its reliances? There was no indolence, no selfishness, no timid retreat, no giving way, either in the energy or the exercise of any faculty that he had ever possessed. The methods of the former discipline guided him still. He kept himself employed, without hurry and without fatigue. He divided himself between four different cares ; all salutary and honorable, and all nearly in the same proportion. There was the cultivation of his farm, the improvement of his ancestral acres, that noble and almost divine labor, which one shares with the vast processes of nature, and the all-surrounding agency of God. This took up much of his attention, in that temper of silent reverence with which every cultivated mind observes the work of his Creator. Then there were his books, which he read rather for instruction than for a pastime ; read with an extraordinary wakefulness of thought, and a sincere love of the task ; and read so much as to lead me often to think that the understandings of some professed students were less nourished than his was from that source of information. There were his friends, also, and they were a large circle ; the social intercourse, that no one enjoyed with a higher satisfaction than he. He always contributed to it as much as he received ; his company was welcome to young and old. No one left it without a pleasant impression of that uniform urbanity, which was no trick of manner, but the impulse of a kindly

heart. No one left it without wishing him a real and earnest blessing with the formal farewell. Finally, there was devolved upon him the management of a large estate, that might have been made much larger if he had chosen to have it so; if his feeling had been less scrupulous, or his hand less beneficent; or, if his soul had been greedy of gain.”*

We are tempted to dwell a moment longer upon one of the points above alluded to by Dr. Frothingham—Mr. Brooks's fondness for reading. No person, not professedly a student, knew more of the standard or sound current literature of our language. His little library contained the works of the principal English authors, which, in the course of his life, he had carefully perused; and the standard reviews and new works of value found their place upon his table, and were taken up by him each in its turn. There was no new publication of importance, and no topic of leading interest discussed by the contemporary press, on which he was not able to converse with discrimination and intelligence. We do not refer of course to scientific, professional, or literary specialities, but to the range of subjects adapted to the general reader. It was at once surprising and instructive to see how much could be effected in this way, by the steady and systematic application of a few hours daily, and this in the way of relaxation from more active employments.

Having attained the age of fourscore years in the enjoyment of almost uninterrupted health, he began at length to receive warnings of the last great change, which could find few persons less unprepared than himself. In the last years of his life the sight of one of his eyes began to fail him, and his once cheerful step became less firm and steady. He

* God with the Aged: a sermon preached to the First Church, 7th January 1849, the Sunday after the death of the Hon. P. C. Brooks. By N. L. Frothingham, Pastor of the Church. Private.

left his country-seat for the city somewhat earlier than usual in the autumn of 1848, and began soon after to confine himself to the house, yielding, without a specific disease, to the gradual decay of nature, and without anxious consciousness of the event now near at hand. With some failure in the recollection of recent events, his interest in the scenes around him, and his sympathy with a devoted family, remained undiminished. Till about a month before his decease, he retained the management of his affairs in his own hands. Finding himself, one morning, somewhat at a loss to understand a matter of business which required his attention, he calmly said to a son who was with him, "It is time for me to abdicate," and having executed a power of attorney to dispossess himself of the management of his property with as little concern as he would have signed a receipt for a few dollars, never spoke of affairs again. During the month of December the shades gradually closed around him, and on the 1st of January, 1849, he died in peace.

The preceding brief account of Mr. Brooks's course through life, and of the principles which governed it, will make a studied delineation of his character unnecessary. We may be permitted however to add, that a person of more truly sterling qualities will not readily be pointed out among his contemporaries. He was eminent among that class of men who, without playing a dazzling part on the stage of life, form the great conservative element of society; men who oppose the modest and unconscious resistance of sound principle and virtuous example to those elements of instability, which are put in motion by the ambitious, the reckless, the visionary, and the corrupt. His conservatism, however, was liberal and kindly; it partook in no degree of bigoted attachment to the past; it was neither morose nor dictatorial. On the contrary, Mr. Brooks moved gently along with the current of the times, fully comprehending

the character of the age in which he lived, and of the country of which he was a citizen. Personal experience had taught him that it was an age and a country of rapid improvement and progress. He recognized this as the law of our social existence, and did all in the power of a man in private life to promote it. He was never heard to speak of the present times in terms of disparagement as compared with former times; and notwithstanding his great stake in the public prosperity, he always looked upon the bright side, in those junctures of affairs which most severely affected the business of the country. His equanimity was never shaken, nor his hopeful spirit clouded. He was never care-worn, taciturn, or austere; but always discreetly affable, cheerful himself, and the source of cheerfulness to others.

Moderation was perhaps the most conspicuous single trait in his character, because practised under circumstances in which it is most rarely exhibited. Possessing the amplest facilities for acquisition, he was moderate in the pursuit of wealth. This moderation was founded on a principle which carried him much further than mere abstinence from the licensed gambling of the stock exchange. He valued property because it gives independence. For that reason he would neither be enslaved to its pursuit, nor harassed by putting it at risk. At the most active period of life, he never stepped beyond the line of a legitimate business. He often, with playful humility, said, that "he preferred to keep in shoal water;" not because the water was shallow, but because he knew exactly how deep it was. The same moderation which restrained him in the pursuit, contented him in the measure. As we have seen above, he retired from active business in the prime of early manhood, with what would be thought at this day a bare independence for a growing family. His written memoranda show that he did this with no plans for the increase

of his property by other courses of business, but from a feeling that he had enough for the reasonable wants of himself and family, and the apprehension that, in the event of his sudden decease, their interests would be greatly endangered by the continued expansion of his affairs. These surely are not motives which usually actuate a man of ardent temperament—for such he was by nature—at the age of thirty-six, and with all human prospects of a long and successful career.

Born and brought up in straightened circumstances, frugality was a necessity of his early years; and, as far as his personal expenditure was concerned, continued to be the habit of his life. For this he had many reasons, besides the force of second nature. He had no leisure for the wasteful pleasures which consume time; no taste for luxurious personal indulgences. Health he considered too costly a blessing to be fooled away. Temperate in all things, but rigidly abstaining from none of which the moderate use consists with virtue and health, he passed through life without imposing upon himself ascetic restraints;—a stranger to the pains or languor of disease. He was an early riser throughout the year. A great friend of cold water inwardly and outwardly, before hydropathy or total abstinence were talked of, he did not condemn a temperate glass of wine after they became the ruling fashion of the day.

Though exact in the management of his property and in all business relations which grew out of it (and without this, large fortunes can neither be accumulated nor kept), he was without ostentation, liberal, and on proper occasion munificent, in its use. The passion for accumulation is in its nature as distinct and strong as its rival political ambition, and, like that, is very apt to increase with its gratification, and especially with years; but the reverse was the case with Mr. Brooks. His willingness to impart, increased

as he advanced in life. His donations to others, in no way connected with himself, exceeded, for a long course of years, his expenditure in the support of his family, and this without reckoning large sums given for single public objects. He was a liberal and discriminating supporter of every benevolent institution and every public-spirited object; and often gave time and counsel when they were more important than money. He gave, however, as he did every thing else, without parade; and, as appears from his books, annually expended considerable sums known at the time only to Him that seeth in secret. He remarked to one of his sons, not long before his death, that "of all the ways of disposing of money, giving it away was the most satisfactory."

And this remark leads, by natural transition, to the last with which we shall detain the reader, viz., that his liberality, like the other traits of his character, was connected with an unaffected sense of religious duty. Although sparing of outward demonstration in all things, he embraced, with a lively and serious conviction, the great truths of the Christian revelation. He was a punctual and respectful observer of the external duties of religion; an unfailing attendant on public worship, a regular communicant, an habitual and devout reader of the Bible. He had a general knowledge of doctrinal distinctions, but took no interest in the metaphysics of theology. His faith was principally seen in his life; and even his business journal is interspersed with reflections, which show a mind deeply impressed with a sense of religious duty to God and to man.

Several respectful and ably-written obituary notices of Mr. Brooks appeared in the public journals, both here and elsewhere, at the time of his decease. Among them may be particularly mentioned those of Hon. J. T. Buckingham*

* Mr. Buckingham's accurate and spirited delineation of Mr. Brooks's character is contained in *Personal Memoirs*, vol. ii. pp. 181-186.

in the *Boston Courier*, of Hon. Nathan Hale in the *Boston Daily Advertiser*, and of Charles Augustus Davis, Esq., in the *Commercial Advertiser* of New York. We would gladly add to the value of our memoir by extracts from these interesting tributes to Mr. Brooks's memory, but we have already exceeded our limits. We have aimed to perform our task with sincerity and in good faith, and venture to hope that what we have written from the warmth of a grateful recollection will be confirmed by the impartial judgment of the reader. "Hic interim liber, honori soceri mei destinatus, professione pietatus aut laudatus erit aut excusatus;"*

* Taciti Julii Agricolaë Vita, § 8.



Eng. by A. H. Fuchs.

James G. M. M.

JAMES GORE KING.

THE Chamber of Commerce of New York, at a special meeting, held on Wednesday, 5th October, 1853; in order to express their sense of the great public loss sustained in the death of JAMES GORE KING, adopted the following among other resolutions :

“ *Resolved*, That the Chamber do declare their sense of the great intelligence and high moral worth of the deceased ; of his strictest integrity and honor ; of his great public spirit ; of his general usefulness ; of his liberal Christian charities, and of the high tone and elevation of his manly nature.

“ *Resolved*, That the Chamber have no higher example than the character and career of their late associate, to point out to the admiration and imitation of the rising members of the mercantile community.”

Of him thus commemorated by his associates—and in the spirit of the second resolution, which holds him up as an example to those who are coming forward on the scene which he has so long adorned—it is proposed to present a faithful memoir, which can not, it is believed, be without interest or encouragement, especially to the young.

JAMES GORE KING was the third son of Rufus King and Mary Alsop his wife. He was born in the city of New York, on the 8th of May, 1791, at the residence of his grandfather, John Alsop, No. 38 Smith-street, afterward known as 62 William-street.

When just turned of five years of age he was taken,

with the rest of the family, to England, to which country Mr. Rufus King was appointed Envoy Extraordinary and Minister Plenipotentiary by Washington, in 1796.

Before he had reached his seventh year he was placed with Mr. Brown, who kept a select boarding-school of high reputation at Kensington Gravel Pits, near London, and there he remained, making satisfactory progress, until 1801, when, for the benefit of acquiring the French language, James was sent over to Paris to the care of the late Daniel Parker, an old friend of Mr. R. King, and long a resident in that city. Mr. Parker sent him to a school of high repute in Paris, where he soon acquired a thorough knowledge and mastery of the language, while prosecuting other studies.

In 1803, when Chancellor Livingston, then American minister in Paris, was about returning home, he took with him our young student, in order that, in conformity with the well-considered views of his father as to the importance of a youth receiving his education, in part at least, in the country and among the people where and with whom he was to live, he might finish his studies at home.

After a short interval passed with his parents in New York, James was confided to the care of the Rev. Dr. Gardiner, Rector of Trinity Church, Boston, who received him with some few other private pupils into his house, and fitted them for Harvard University. Into the University accordingly, of which his father was a graduate, he entered in 1806, and graduated from it with honor in 1810.

He commenced almost immediately the study of the law as his future profession, with the venerable Peter Van Schaick, of Kinderhook, then old and nearly blind, but to whom, as to Milton—

“The celestial light
Shone inward, and the mind through all her powers
Irradiated.”

Mr. Van Schaick was an old-fashioned, black-letter lawyer, loving his profession, and adorning it by an upright life, and by sound and varied scholarship. Under his teaching and his example, our young student acquired that thoroughness which in all things characterized his after life. With the superficial he was never content to rest satisfied. This habit he owed not a little to Mr. Van Schaick, of whom he always spoke with great regard and reverence. After some months spent under the roof of Mr. Van Schaick, James went to the law-school at Litchfield, then in its brightest estate, and under the instruction of Tappan Reeve and Judge Gould completed his elementary education as a lawyer.

Returning home to New York, and thrown by family association into the society of the late Arch. Gracie and his household, in February, 1812, he married Sarah, the second daughter of Mr. Gracie, and from that time was led to turn his attention rather to commerce than the law as a profession. The war, however, which soon followed, left little opportunity for commerce, and he was fain to wait for peace before entering into business. In the summer of 1814, when a very large militia force was called out by the general government and stationed in New York, Mr. J. King was selected as his assistant adjutant-general by Major-General Ebenezer Stevens, who commanded in chief the whole militia contingent, in subordination to the general officer of the United States army, to whom was assigned the command of the military district, and especially the defence of the city of New York. Mr. King entered with characteristic method, intelligence, and ardor upon this before untried field of duty, and he acquitted himself most abundantly to the satisfaction of his commander, and with general acceptance to all with whom he was brought into official relation. The troops were disbanded at the commencement of the winter of 1814-15, and with the peace

which was concluded at Ghent, in December, 1814, closed his military service.

In the year 1815 he established, under the firm of James G. King & Co., a commission house in New York, in connection and partnership with his father-in-law Arch. Gracie, and Mr. Walker, of Petersburg, Va., an old partner of Mr. Gracie, and was measurably successful in business. In the year 1818, however, upon the recommendation of his father-in-law, Mr. Gracie, he broke up his business in New York and went to Liverpool, and there, with his brother-in-law, Archibald Gracie, established the house of King & Gracie.

During a residence of nearly six years in this chief of English seaports, with a large business and encountering heavy responsibilities, Mr. King so skillfully steered his bark, that, in despite of the wide-spread calamities which, both in England and America, marked the years 1822, '23, '24, and which overwhelmed his own nearest and dearest connections in this country, he maintained his own high character, fulfilled all the responsibilities of his house, and on leaving England, in 1824, in compliance with advantageous arrangements made for his future residence in New York, left behind him an enviable name and reputation for urbanity, intelligence, promptness, and integrity. He made many fast and valuable friends while abroad, and retained their good-will and confidence unabated to the day of his death.

While in Liverpool, he was brought into relations of business and much personal intimacy with the late *John Jacob Astor*, who was on a brief visit to Europe; and such was the impression made upon that sagacious observer and almost unerring judge of character, by the business tact and promptness of Mr. King, and his general character, that, upon his return to the United States, Mr. Astor invited him to come to New York and take the chief direction of the American Fur Company, with a very liberal salary. The

offer was a tempting one, and made at a time when, owing to the mercantile disasters already alluded to, the prospects of Mr. King's house in Liverpool were not very promising. But the business to which he was invited was wholly new to him; and, moreover, it was in his character to prefer an independent position—though it might be less lucrative—to any, however advantageous, of which the tenure was at the pleasure of others. Mr. King therefore declined, but with such expression of his sense of the liberal kindness of Mr. Astor as was both natural and fitting; and Mr. Astor continued his fast friend always, and had another occasion of proving his friendship about the close of 1823. Consulted by Mr. Prime, then at the head of the house of Prime, Ward, Sands & Co., as to his knowledge of some fitting person upon whom Mr. Prime might safely devolve a portion of the business of his prosperous house, Mr. Astor at once suggested the name of James G. King, and accompanied it with such eulogies as to determine Mr. Prime, who, it seems, from some business intercourse between their houses, had himself thought of Mr. King, to invite him to become a partner in his house.

This proposal Mr. King took into serious consideration, but, with his habitual directness and prudence, determined upon a personal interview with Mr. Prime and the other partners of the house before accepting it. Mr. King accordingly made a visit to New York in 1823; and having satisfied himself of the expediency of accepting Mr. Prime's proposals, he returned to Liverpool, wound up the affairs of the house there, came back to New York, and on the 1st of May, 1824, became a partner of the house of Prime, Ward, Sands, King & Co., which then consisted of Nathaniel Prime, Samuel Ward, Joseph Sands, J. G. King, and Robert Ray.

The thorough business habits which Mr. King brought with him, and the confidence with which his character had

inspired some of the leading commercial houses both in England and on the continent, could not fail, and did not, in enlarging at once and methodizing the business of the house in which he had become a partner. Capable of great and sustained application, clear and prompt in his language and in his transactions, and tempted never, by any prospect of advantage, however dazzling, from the prescribed line of business in which he was engaged, he very soon created for himself a position and an influence among the merchants of our city and country which endured to the end. Prosperity rewarded his labors. In 1826 the death of Mr. Sands caused a dissolution of the firm, which was reconstituted under the name of Prime, Ward, King & Co., consisting of all the surviving partners of the firm, with the addition of Mr. Edward Prime, eldest son of the senior partner.

Pursuing the even tenor of his way, as the most active member of this house—for Mr. Prime was already partially withdrawing himself, and actually retired in 1831, and Mr. Ward, who had been a hard worker, now willingly relinquished the laboring oar to his younger associate—Mr. King gave himself heartily to business, and found himself richly rewarded by success, and by the general regard and confidence of his associates and fellow-citizens of all classes. He did not, however, permit business so to engross his time or heart as to be inaccessible to the charms of society, the claims of benevolence, or the duties of a patriot citizen. Dispensing always a liberal hospitality, and enjoying, and himself greatly contributing by his varied knowledge and conversational talent to the pleasure of refined society, his ear and his hand were ever open to the cry of misery, and his charities were ready, unostentatious, and discriminating.

Although averse to political life, he nevertheless deemed it a duty, obligatory on every man, to take such part and interest in public affairs as becomes every citizen of a free

representative republic. Especially on all questions connected with the commerce and finances of the country did he keep himself well informed, and prepared always to unite with his fellow-citizens in any measures which he deemed conducive to the general welfare.

In the year 1834, two years after he had removed his residence to the opposite shore of the Hudson, in New Jersey, he was urged to allow himself to be presented as a candidate for congress from New York, and consenting thereto, he returned to the city and established himself in Bleeker-street, to the end that, if elected, no technical objection might arise as to residence. Although sustained by a very large vote, and especially by a very gratifying exhibition of zeal on the part of the merchants of the city, not easily aroused to political activity, he failed of an election, and in the ensuing spring returned once more and finally to his New Jersey home, coming, however, daily to his business in town.

About this period it was that he became warmly interested in the success of the great undertaking, then all but hopeless, so great was the indifference of the public to its claims, and so general the distrust of its feasibility—the New York and Erie Railroad.

After well considering the subject, and satisfying himself both of the practicability and the advantages of such a road, in 1835 he consented to accept the presidency of the company—declining, however, to receive any salary. A new subscription was started, with gratifying success. Mr. King, in the summer of that year, visited and inspected the whole line of the road; new surveys were made, and a considerable portion of the road along the Delaware was put under contract; and in the following year, 1836, the legislature of the State, moved thereto in no slight degree by the high character of Mr. King, under whose management it was felt that whatever aid might be appropriated by the

State would be faithfully applied, granted to the company the credit of the State to the amount of *three millions of dollars*. The pecuniary difficulties which were then disturbing the country rendered it impossible to avail of this credit upon terms at all suitable to the character of the State or of the enterprise, and Mr. King, finding his time too much diverted by the duties of the presidency from the business of his house, resigned the office in 183-. Entering upon it as he did wholly upon public grounds, and from public considerations, and declining all compensation for his services, he was seconded in his disinterested course by the directors of the company, who, upon his suggestion, adopted a by-law, that no director should have any pecuniary interest in any contract, nor in any property along the line of the road; thus giving to the public the surest guaranty that no selfish ends were to be subserved by any of its arrangements. It is not, perhaps, too much to assume that although the ultimate success and completion of the road were brought about by other and able hands, the impulse given to it by Mr. King as president, in its first period of doubt and danger, assured its existence and its accomplishment.

In the year 1832 Mr. King had removed his residence to the heights of Weehawken, on the Hudson River, opposite to New York, where he had previously bought some fifty acres of land and built a substantial house. The beauty of the spot, rough and unimproved as it was when he purchased, its fine natural forest, and its great capabilities, gave ample employment to his taste and to his means, yet never tempted him into hasty, excessive, or other than gradual and measured outlay and improvement. And to those who have ever been exposed at all to the fascination of embellishing a rural home, and with means in hand, have realized the difficulty of holding back, and of going only step by step and little by little, this remark will

afford a sure test of the calm and sober judgment by which Mr. King was habitually governed. The late Lord Ashburton, when walking round the grounds with Mr. King, and listening to his description of what he had done and how long he had been doing it, and of what yet might be done and the time it would require to accomplish it, said to him—"Half the failures of eminent London merchants have been occasioned by the ambition to have a fine place, and by undue, excessive, and hasty expenditure thereon ; but I see, by the manner in which you have gone about your improvements, that you are in no danger from that source." Lord Ashburton was perfectly right. Mr. King was of too steady a temper and too disciplined habits ever to suffer himself to run into excess in the gratification of taste, or the indulgence of that refined selfishness, if so it must be called, which delights in embellishing Home.

Becoming thus by permanent residence a citizen of New Jersey, he declined none of the duties consequent upon the relation ; whether serving as grand juror, or aiding in the encouragement of schools, or contributing to the creation and support of his village church, or actively participating in the deliberations and researches of the New Jersey Historical Society, he approved himself a worthy citizen of the State. As an agriculturist, too, he took pains to introduce the finest cattle, while as a gardener, he was both earnest and successful in naturalizing and cultivating the finest varieties of fruits and flowers.

Loving and enjoying as Mr. King did country life, he nevertheless was regular and attentive as ever in the important concerns of his business. By the retiring or death of the older partners of the house and the introduction of younger members, sons of those old partners or his own, Mr. King had become the head of the house, and its chief responsibilities and direction rested upon him, and they found him always ready and steady. As prosperity never

unduly elated him, nor tempted him beyond the line of prudence and of safety, so when adverse affairs alarmed others, he retained his equanimity; and steering his own course skillfully and confidently in every tempest, he not only afforded an example and encouragement to others tossed by the same storm, but was enabled to save from shipwreck some that but for timely aid must have gone down.

Hence, therefore, when the year 1837 with its sweeping commercial disasters shook others from their propriety, Mr. King looked on, not unmoved, certainly, for the sympathies of his nature were generous, but without being at all disconcerted, and with the calm self-reliance of one who had measured the whole case, and knew the extent, the applicability, and the adequacy of the resources that could be availed of to meet it. His voice, therefore, his countenance, his counsel were cheerful and full of hope when clouds seemed heaviest, and his hand was stretched forth to sustain. It was a time, nevertheless, to try men's nerves, as well as credit.

Failures of largely extended houses, commencing at New Orleans, spread throughout the land. New York had its full proportion. In London, too, several houses, chiefly connected with the commerce of the United States, were brought to a stand. The Bank of England set its face against a further extension of credit, and this policy reacted with great intensity in New York.

The seasons, too, had been unfavorable to agriculture, and, for the first time in our history as a nation, even wheat was imported from abroad for our own consumption. Nearly a million and a half bushels of wheat were brought from Europe into New York in the course of the spring of 1837. The banks almost everywhere had imprudently increased their loans, the federal government, with its specie circular, aggravated the evil, and universal bankruptcy seemed im-

pending. The State of New York, for a loan not exceeding half a million of dollars, at six per cent. interest, publicly advertised, received not a bid.

Mr. King was too sagacious not to perceive alike the magnitude and the extent of the danger; but he also saw and knew that mutual aid and co-operation would mitigate, if they could not control, the impending storm. He sought earnestly and anxiously to avert especially the loss and the disgrace of a suspension of specie payments in a time of universal peace, and when no scourge of pestilence or famine was at hand to paralyze industry or to extenuate voluntary insolvency. But the concurrence of causes pecuniary and political—which, however, it is no part of this memoir to discuss, or further to notice—overbore all individual efforts and opinions. The banks of the city of New York, after a long and honest struggle, came to the conclusion that a suspension of specie payments was unavoidable, and indeed indispensable, in order to avert the necessity of further sacrifice of property by the struggling merchants in the effort to meet their engagements.

Accordingly, after deliberate consultation among the officers and directors of the banks, on Wednesday, 10th of May, the following notice was issued:

“Notice to the Public in relation to the Banks.

“At a meeting last evening of all the banks in this city, except three, it was

“*Resolved*, That, under existing circumstances, it is expedient and necessary to suspend payments in specie.

“In the mean time the notes of all the banks will be received at the different banks as usual in payment of debts and in deposits; and as the indebtedness of the community to the banks exceeds three times the amount of their liabilities to the public, it is hoped and expected that the notes of the different banks will pass current as usual, and that

the state of the times will soon be such as to render the resumption of specie payments practicable."

The Manhattan and Merchants' Bank and the Bank of America, the three dissenting at the meeting on the previous evening, and hoping, perhaps, still to sustain their specie payments, were borne away the next day, and fell in with the rest.

The merchants and traders of the city met the same day at the Exchange, in pursuance of a call numerously signed by leading men of all pursuits and parties; and to an overflowing meeting Mr. JAMES G. KING presented himself, and after reading the call, enforced its objects with great power and effect. He inculcated "the necessity of mutual aid and forbearance," as we find him reported in the journals of the day, "and that all should put their shoulder to the wheel, without looking back now to the causes of our calamities, though a time to examine into and proclaim these causes would surely come. He said that it was with deep humiliation as a merchant that he witnessed this hour; and it was only in the belief that the suspension of specie payments by the banks would be temporary, and in the conviction that in order to hasten the period of resumption the co-operation of all was required to sustain the credit of the bills of the banks, that he had consented to present himself to the meeting." He concluded by moving the following resolutions, which was seconded by Mr. Nathaniel Prime, and adopted:

"*Resolved*" (after reciting the resolution of the banks just given), "That, relying upon the above statement, we have full confidence in the ultimate ability of the banks of this city to redeem all their bills and notes, and that we will ourselves continue to receive, and we recommend all our fellow-citizens to receive them as heretofore.

"That in an emergency like the present, it is alike the dictate of patriotism and self-interest to abstain from all

measures tending to aggravate existing evils, and by mutual forbearance and mutual aid to mitigate as far as practicable the existing difficulties, and thus most essentially to assist in the restoration of specie payments."

These resolutions were put separately, and each was unanimously adopted. The sanction thus given by all the leading men of business to an *accomplished fact* produced an instantaneous effect; a sense of relief was felt, as if a heavy pressure were removed. Stocks and other securities rose in price, and business became more active.

It is a coincidence which at the time was gratifying to Mr. King, and in the retrospect is now not less gratifying to his family, that on occasion of suspending specie payments by the banks in 1812-13, during the war with England, Mr. Rufus King was called from his retirement on Long Island to urge the same views as those presented by his son in 1837, and that in each case the speaker carried his hearers and the country with him. In 1812-13, however, New York only followed; in 1837 it was her hard and humiliating fortune to lead the way in suspension; and her example swept away, as the news of it sped, the banking institutions East, North, South, and West. The Pennsylvania Bank of the United States, which had succeeded the National Bank destroyed by President Jackson, was obliged to yield with the other banks of Pennsylvania, and closed its vaults on the day after the suspension in New York. Throughout the summer of 1837, Mr. King, with others of like views, was earnest in preparing measures for the speediest possible return to specie payments. Disasters, however, thickened around—the failure in London of three of the largest houses interested in the American trade—followed as this unavoidably was by failures in the United States—and the return of a large amount of sterling bills drawn on those houses, added to the general consternation, and of course to the obstacles of a speedy redemption. Mr.

King, however, never lost his self-possession, nor confidence in the opinion, and in the expression of it, that the banks and the general mercantile community *had* ample means and an honest purpose to meet, ultimately, all their engagements. Under such impressions, both with a view to inspire on the other side confidence in such a result, and to judge for himself of the actual condition of money affairs there, he embarked in the month of October for England. He was warmly received and eagerly consulted by bankers and merchants in London; and did not fail, by his calm and assured tone and judgment about the means and responsibilities of his own countrymen, to allay much of the apprehension which panic and ignorance of the extent of resources possessed by our commercial community and banks, had produced.

When he had accomplished thus much, he went further, and undertook to show to the leading capitalists and to the Bank of England, that in their own interest, if from no other view, they should aid the Americans struggling to extricate themselves from embarrassments, and to return to specie payments. He startled the bank-parlor in Thread-needle-street by a suggestion, that instead of embarrassing American merchants by discrediting, as they had been doing, paper connected with the American trade, it nearly concerned the solvency of many of their own customers, and consequently their own interests, that liberal aid should rather be extended to that trade. Again and again invited to consult with the bank authorities as to measures fit to be taken in the crisis, he finally brought them over to his views, and gave practical scope to those views, by proposing that the bank should at once send over to New York several million dollars in coin, in order to strengthen the banks in America, and to make their redemption more easy and early. Regularly advised from home of the systematic measures in progress there for bank resumption, and

made aware that timidity rather than want of actual means withheld the banks of the city of New York from an immediate return to specie payments, he himself saw clearly, and proved to the governors of the Bank of England, that at such a juncture a supply of coin from that institution would at once determine the New York banks in their right course, and render it both easy and permanent.

In conformity with these opinions of Mr. King, the Bank of England resolved to confide to his house the consignment of one million pounds sterling in gold, upon the sole responsibility of that house and the guaranty of Baring, Brothers & Co. The object and the terms of that important movement are stated in the letter, of which a copy is subjoined, addressed by the Governor of the Bank of England, W. Curtis, to Mr. King:

“BANK OF ENGLAND, March 20, 1838.

“SIR:—I have to acknowledge your favor of yesterday’s date, and to express my concurrence in its contents in respect to the consignment of gold coin or bullion and the returns for the same. Messrs. Baring, Brothers & Co. have also addressed me, guarantying the transaction and the payment of the bills of exchange which may be remitted.

“In reply to your observation as to the latitude it may be expedient to give in the time for making these returns, I beg to say that it is not at all the intention of the bank that any undue haste should be exhibited in taking bills of exchange for remittance. I am quite aware that any such action on the exchange at New York would tend unnecessarily to raise premiums on bills. The object of the bank in the operation is not one of profit—the whole transaction is one out of the ordinary course of its operations. Profit, therefore, is not what the bank seeks; but by a judicious course of proceeding, the bank may be saved from loss;

and it is fairly entitled to a moderate rate of interest, if the progress of the transaction will admit of it.

“I deem it inexpedient to fix any precise period within which the returns should be made. Having shown your house so much confidence in intrusting the management of this great concern in their hands, it would but ill agree with that confidence if I were to prescribe limits which might, in many ways, act most inconveniently, and deprive the bank of the advantage of your judgment and experience, in both of which I hope to find a satisfactory result to this important undertaking.

“Wishing you a safe voyage, I have the honor to be, sir, your very obedient servant,

“T. A. CURTIS, *Governor.*

“JAMES GORE KING, Esq.,

Partner of the house of Messrs. Prime, Ward & King,
of New York, now in London.”

The first shipment of 80,000 sovereigns was made by the bank the next day, per packet-ship *Gladiator*, and Mr. King himself soon followed, with a much larger sum. The solicitude of Mr. King to hasten resumption by the banks of New York and throughout the United States, which has been already dwelt upon, lay at the bottom of this great operation, and he was naturally and reasonably elated at his success. He thus announced the transaction to his friend, S. B. Ruggles, Esq., then at Albany as one of the members of Assembly from this city :

“LONDON, March 15, 1838.

“I hasten to apprise you that I have concluded an arrangement on the part of Baring, Brothers & Co., and Prime, Ward & King, with the Bank of England, for the shipment of ONE MILLION OF SOVEREIGNS (in gold of course), by the four or five ships for New York from London and Liverpool, and I hope and trust that upon their arrival, our

banks and those of the Atlantic cities will resume and maintain specie payments, toward which result my thoughts and efforts have been unceasingly devoted. The service which I have thus had the opportunity to render my own city and State by aiding it, in taking the initiative in this great and wholesome measure, affords me a satisfaction in which I know that you and my other friends will fully participate. The arrangement was only concluded definitely this morning, but I communicate it with all dispatch."

The anticipation of Mr. King that with the aid thus opportunely and fortunately brought to them, the banks of New York would resume and maintain specie payment was abundantly realized. Already, in despite of a convention of delegates from the banks of New England, New Jersey, Pennsylvania, and Maryland, who formally declared the resumption could not yet safely be attempted, in despite of the absolute refusal of the banks of Pennsylvania to come into the measure, the banks of New York had resolved that on or before the 10th of May, *they would resume*, and the whole business community of the city resolved to stand by the banks in this honest determination. The work was accomplished by the vote that it should be done. The legislature authorized the emission of small notes. They also created some four millions of stocks for canal purposes, for which the banks, by special act, were permitted to subscribe, so as to obtain an available resource for the purchase of coin in England, if needed; and almost without an effort, and absolutely without any shock, the reign of irredeemable paper was terminated; first, by the issue of small notes and their redemption in coin whenever asked, and then by a full resumption which was complete weeks before the specified day of May.

As the coin from the Bank of England arrived, it was disposed of on easy terms to the banks here and in Boston—

a large sum offered to the Bank of the United States of Pennsylvania at first declined, was afterward availed of—and thus the city of New York, which had seen itself compelled to lead the way in suspension, had the great honor and satisfaction to lead the way itself in resumption, and to smooth the way for others.

The signal confidence reposed by the Bank of England in the house of Prime, Ward & King in this important transaction, was fully justified by the event, as were the sagacious previsions of Mr. King, as to the good results to be effected by such a use of the Bank's treasure.

It is satisfactory to be able to add that a concern of so large import—entered into not without high motives on the part of the Bank of England, and conducted with equal skill and fidelity by the New York house—was wound up without loss and with great promptness.

In the autumn of the year 1839, Samuel Ward died, but the partnership, according to its tenor, was continued; the eldest son of Mr. Ward and the son-in-law of Mr. King, Mr. Deming Duer, having been admitted as partners in the previous month of May.

The business of the house went on in its steady, regular, and as to profits, progressive course. In 1844, A. Gracie King, son of James G. King, became a partner, and the house then consisted of J. G. King, Edward Prime, Samuel Ward, Deming Duer, and A. Gracie King. A diversity of views as to the proper scope and business of the house led, in 1847, to its dissolution. J. G. King, with his son-in-law and son, under the firm of James G. King & Sons, continued the old business in the same line exactly.

Mr. King, shortly after the formation of the new firm, made a second visit to Europe, with a view both to business and pleasure, taking part of his family with him. While abroad, though only gone for some five or six months, one of those financial disturbances, which, if not

regularly periodical in commercial affairs, are of frequent occurrence, came to try the skill, the prudence, and the nerve of the younger partners left in charge of the house in New York: it found them well prepared, and passed them by undisturbed and uninjured. In London, a like money pressure and derangement existed, produced on both sides by the same cause, deficient harvests in Europe, and excessive speculations in breadstuffs. Mr. King had thus again the opportunity, by his steadiness of nerve and character, and his full comprehension of all the difficulty as regards his own countrymen, to encourage and relieve the public mind in England. He had, too, at the same time, the opportunity to manifest, in a very special manner, the interest he continued to feel in the welfare of his late partners.

Mr. King came back at the close of 1847, bringing with him an increased measure of confidence and regard from some of the leading capitalists of Europe, and experiencing most satisfactorily in the constantly enlarging business of the house, the evidence of such confidence. He did not, however, feel himself called upon to devote his time and labor, as in former years, in so great a degree to business. His young associates had proved their prudence, capacity, and industry, under difficult circumstances, and he was content to leave to them the burden of work, always exercising, however, a thorough and intelligent supervision over the business.

Mention has been made of the friendly and confidential relations which subsisted between Mr. King and the late J. J. Astor. It was a cherished wish of Mr. Astor, many years ago urged upon Mr. King, that he would consent to be one of the executors of his estate. Mr. King was very averse to undertaking any such trust, of which the responsibilities would, as in this case, extend beyond the probable period of his own life; but after repeated requests he con-

sented, and by the last will of Mr. Astor, Mr. King was named an executor and also a trustee of the public library, for the establishment of which the will made so liberal provision. It so happened that owing to his change of residence, and consequently ceasing to be a citizen of New York, Mr. King could not, according to the laws of the State, enter upon the duty of an executor without giving bond in twice the amount of the personal property of the deceased, for the faithful performance of that duty. Mr. W. B. Astor, who well knew, and himself shared in, his father's strong desire that Mr. King should serve in that capacity, at once offered to give the required bonds himself, but Mr. King absolutely declined, not willing that any one should be bound in the penalty of millions for him. He, however, at the request of the executors, habitually met with them as a friend and adviser, but without any official character. As trustee of the library, he was always a punctual and interested attendant at every meeting of the board, and derived much satisfaction from being instrumental in shaping and directing a benefaction so fraught with good to the present and all future time.

His connection too with the Chamber of Commerce was one in which he took much pleasure. It began with his earliest mercantile career, having been elected a member of that corporation in April, 1817. When, after several years of absence in Europe, he returned to his native city, he renewed his connection with the Chamber. In 1841 he was chosen first vice-president, and annually rechosen for four years, when, in 1845, he became president, and served in that station four years. Over and above the ordinary business of this body, its president, by the will of Captain Randall, the generous founder of the *Sailors' Snug Harbor*, was to be *ex-officio* a trustee of that noble foundation. Mr. King entered very thoroughly upon this duty, and was instant on all proper occasions and in all proper ways, both

to render it as beneficent as possible to those for whom it was instituted, and to confine it to them. Hence he always sought, so far as depended upon his vote and influence, to place all the subordinate trusts and offices in the hands of seafaring men, to abolish all expenditure not needed for the accommodation and benefit of the sailors, and all sinecures.

On retiring from the chair of the Chamber in 1848, in the course of an address of thanks to the assembled members for the partiality shown by his frequent re-election, he dwelt with particular emphasis upon this important *ex-officio* connection of the president of the Chamber with the foundation of the Sailors' Snug Harbor, and expressed fervently the hope, both in the interest of the sailor who had so good a right to look up to the merchant as his natural guardian, and in behalf of the dignity and efficiency of the Chamber, that this part of the president's duty would always be faithfully and diligently executed.

The state of public affairs and political questions in 1848, was such as to call forth the anxieties of thoughtful men, and Mr. King, after much solicitation on the part of neighbors and political friends in New Jersey, and the urgent entreaties of many of his associates—the chief commercial men of this city—reluctantly consented to accept a nomination for Congress, from the Fifth Congressional district, where he resided, and where the whig party, to which he belonged, had the ascendancy. Having once accepted, he went heartily into the canvass, and to the end that his person and his opinions, as well as his manner of stating these, might be widely known to those whose votes he asked, he visited all the chief places of the district, addressing large meetings, making no disguise of any opinion, and assuming none for the occasion; and dealing thus squarely with the constituency, he received from them one of the largest majorities ever cast in the district.

He took his seat in the House of Representatives, at Washington, as a member of the Thirty-first Congress, on Monday, December 4th, 1849, and was present without flinching, at every ballot—amounting to sixty-three in all, and protracted through nearly three weeks, from Monday the 3d to Saturday the 22d of December both inclusive—for Speaker, when Howell Cobb, of Georgia, was finally chosen, by a plurality and not by a majority vote. This organization of the House threw Mr. King into the minority, and gave to the anti-administration party, General Taylor being President, the control of all the committees. Mr. King was put by the Speaker upon the standing committee on roads and canals, where little scope presented itself for his labors. He applied himself with exemplary punctuality and diligence to the business of the House, never being absent from his seat, however long and wearying the sittings, unless actually deterred by illness. On all questions touching the revenue and its collection, the finances, and commerce, he spoke with marked effect, never wearying the house with prosy essays, nor disturbing its harmony by partisan appeals. As a consequence he was eagerly listened to.

On the bill for a collection of the revenue, his efficiency and his practical ability were specially manifested. The House had talked over, and caviled at, and delayed a joint resolution from the Senate, authorizing the requisite expenditure for defraying the cost of collecting duties at the Custom-house. The matter was urgent, for there was no appropriation, and no money therefore available for such uses. In consequence, the business of the Custom-house was seriously embarrassed; every other desk almost was vacant, for lack of means to pay for services, and ships arriving with full cargoes were unable to discharge, because there were not officers to attend to it. Notwithstanding these embarrassments to commerce and danger to the revenue,

the House of Representatives hesitated and objected, insisting that the Secretary of the Treasury should have asked a specific appropriation for each head of expenditure, and seemed disposed to vote against the gross sum asked, although it was, for the half year requiring immediate provision, less than half of the sum voted to Mr. Walker, when Secretary of the Treasury, for a year's expense. Mr. King, feeling the great wrong and the great suffering arising from delay, applied himself strenuously to the subject, digested the various amounts needed under specific heads, so as to meet objections on that score, and then moved an amendment to the resolution from the Senate, in which, after appropriating the respective sums needed for the half year, he employed this phraseology—"and in that proportion for any shorter or longer time, *until Congress shall act upon the subject.*" The passage here marked in italics fixes permanently and without any fresh appropriation, the expenditure for the collection of revenues until Congress shall otherwise order—a very important point, since it obviates the recurrence of any like embarrassment to that the resolution was designed to cure. Although opposed by the chairman of the committee of ways and means, Mr. King maintained with so much precision and force the merits of the resolution, that it was finally adopted by a considerable majority, and became, and it is now, the law of the land.

In the course of the next session the Speaker, influenced probably by the impression made upon the House by Mr. King's practical business information and clear and ready elocution, without any suggestion or advance from Mr. King or his friends, placed him on the committee on Commerce, wherein he was able to make himself very useful.

When, at the request of the Secretary of War, Mr. Crawford, a committee was appointed by the House of Representatives to investigate his connection with what was commonly known as the Galphin Claim, and the nature

of that claim, the Speaker named Mr. King as a member of it. A calculating politician would probably have declined such a questionable distinction; but Mr. King, strong in the consciousness of right purpose, and always ready to follow out his convictions and stand by them, did not seek to escape the responsibility of this position. He examined the whole case cautiously and acutely, and finding evidence that seemed to him incontestable of the justice of the claim, he recommended its payment; and discovering no rightful nor equitable difference between a debt unlawfully withheld from its creditor by a government and a debt withheld in like circumstances by an individual, he was unable to perceive why the rule which would compel the individual to pay both principal and interest should not equally apply to the government, and accordingly he concurred in, and ably defended on the floor of the House, the report of the committee which recommended the payment of the principal and interest on the Galphin Claim. He knew the outcry that awaited such a course; but his own self-respect, and the utterance of and adherence to his honest opinions, pointed it out to him as right, and he took it.

With General Taylor, during his too brief career as President, Mr. King lived on a footing of great confidence and intimacy, and none mourned more truly than he the decease of that honest and good chief magistrate. He foresaw then, what soon became manifest to all, that with the disappearance from the scene of a man of such positive character, such pre-eminent merits, and such deserved popularity as *General Taylor*, a great power to restrain men of extreme opinions from rushing into extravagant measures, was lost. Already the menacing questions connected with the admission of Texas, New Mexico, and California into the Union, were disturbing the harmony of the country; but while General Taylor lived and was invested with the power of chief magistrate, it was felt alike

by all, that he would permit no violation of law or constitution, but possessing himself in calmness, and standing aloof from the hot strife of sections, that he would guard the rights of all, and subject all rights to the test of the supreme law. Mr. King concurred entirely with General Taylor and his cabinet in their recommendations as to the proper mode of disposing of the knotty questions of Texas, New Mexico, and California, and was therefore not prepared for, and did not approve the sudden change of policy adopted by the successor of General Taylor, and finally passed through Congress in the shape of a Compromise.

Against the Fugitive Slave Law in particular, Mr. King, faithful to his name and blood, voted ever, as against every proposition that looked to the spread of slavery. Yet amid the hottest agitation on these subjects in Congress, Mr. King neither lost his calmness nor faltered in his opposition. He felt indeed no solicitude about the Union, the safety of which he well knew depends not upon hot-heads in Congress or out of it, and his course was influenced as little by the clamors of those so noisy to save, as by those other so fierce to dissolve the blessed bond that makes us a nation.

Among the incidental claims upon Congress, as administrators of the property of the nation, no one more interested Mr. King than that preferred by Miss Dix for a grant of public land toward defraying the expenses of establishing, where needed, asylums for the protection and the cure of the insane. He felt the force of this appeal all the more strongly from the beautiful example of self-sacrifice and generous devotion to the cause of the most desolate of God's creatures, which that lady's life, and exertions, and sufferings, and dangers exhibited—and he labored zealously, though without success, to obtain the grant she asked. He had the happiness, however, of presenting through her and upon her suggestion, a library of select books to the Insane

Asylum of New Jersey at Trenton, and subsequently sent, for the embellishment of the grounds of that institution and for the supply of its conservatories, a large collection of plants.

The first session of the Thirty-First Congress lasted almost *ten months*, and during that whole time Mr. King never left Washington. But the life was unsuited to his habits and tastes; and although purposing to serve out his term, he made up his mind not to be a candidate for re-election. After attending with like fidelity through the second session, in the course of which he had occasion again and again to press upon the House the necessity and advantage of establishing a branch mint in New York, Mr. King returned home in March, 1851, with the settled purpose to avoid any further engagement in public life. Yet his career in Congress had been altogether successful. As a speaker, he was always attentively heard, for it was known that he only spoke when he had something to say, and left off when he had said it; while his accurate information and large experience in all matters connected with commerce and finance, gave great weight to his opinions.

When, upon the accession of Mr. Fillmore to the Presidency, a new cabinet was formed, Mr. King was spoken of as the Secretary of the Treasury, and his name was urged upon Mr. Fillmore. Mr. King, as soon as he heard of it, went himself to Mr. Fillmore, and at once begged him not to trouble himself a moment with considering his (Mr. King's) name, in reference to that or any office, for he could not accept one under any circumstances.

Putting off his official robes with far more alacrity than he had put them on, Mr. King returned with increased delight to his trees, his garden, and his beautiful rural home.

Withdrawing himself more and more from the cares and the requirements of business, he gave himself serenely and cheerfully to that preparation for another life, the need

of which advancing years bring to every sensitive and thoughtful mind, and which to his mind was brought all the more impressively by reason of occasional disturbances of the regular action of the heart and lungs. These symptoms he accepted without murmur, as a kindly and merciful warning. "There is something wrong here," he would say, laying his hand upon his broad chest: "I will fight it while I can, but it is to prevail," and beautifully did he carry out this manly sentiment.

Thus far we have looked at Mr. King in his relations with the world and with society, as a man of business and a public man. Turn we now to the family circle and his inner life. There he was the radiant center of as much love, happiness, and close and united affection, as the world has witnessed. His manner, his voice, his eye, his smile, revealed the deep springs within his heart of love and joy, and inventive, considerate, and unselfish kindness. With an exterior somewhat set and grave, even at times to reserve; with a steadiness of look that seemed to scrutinize the inmost nature, and that sometimes left the impression of coldness, he united the warmest and tenderest feelings, the quickest and truest sensibilities, and the most unselfish and unchangeable attachments.

Of a well-set and vigorous frame, untouched by excesses of any sort, with health uninterrupted till toward the close of his life—a sound mind in a sound body—he took his part in the world cheerfully, hopefully, and with head and heart elate. He was a thorough MAN. Diligent and punctual in business, he yet did not permit it to shut out reasonable recreation, and the society of his household. He loved his horse, his dog, his gun, and was a proficient in the use of all of them; and these tastes lasted with him through life.

The country had great charms for him, and much of his attention, of late years, was given, as has already been intimated, to the cultivation of fruits and flowers, and to that most rational, seductive, and withal, even in a mercantile

sense, remunerating employment, the planting of trees. The groves of Highwood (his residence on the Weehawken Heights, opposite to New York) will recall for generations the tasteful and skillful hand which planted, arranged, and grouped them. These cannot follow him, but they will bear witness to him long after all who now enjoy their grateful shade shall have followed him to that resting-place where the funereal cypress weeps alone.

Of simple and child-like faith, of unaffected and unpretending piety, with the consciousness of a life well spent, and of every duty fulfilled, so far as may be predicated of any mere mortal, with no rancor in his heart against any human being, surrounded by all temporal blessings, in the midst of a devoted family, all centering their affections on him, and each emulating his good example, with every thing to gild the close of life, he seemed, as the shadows were lengthening, to have withdrawn himself measurably from the busy haunts of men, chiefly that in his lovely and beloved home he might busy himself in devising how to do good to others, and thus add still brighter and more beautiful tints to the calm yet glowing sunset which his prophetic heart seemed to feel was near at hand.

It would be to lift too much the sacred vail of Home to attempt to specify how, and how frequently, and how thoughtfully, and how wisely, and how liberally he exercised his benevolence; but it is not presumptuous to say, that Heaven seemed to smile upon his wishes, and to hallow them. One incident in illustration of this remark may be mentioned, without violating the sanctities of the domestic hearth. A misunderstanding had for some years existed and comparative estrangement between him and one who had been nearly connected with him by family ties. This state of things grieved him, for having no resentments or unkindness in his own heart, he was uneasy even under the appearance of cherishing any. A casual and most improbable meeting in a city omnibus, only four days before his

death, with the person thus estranged, the inhabitant of another State, afforded him the opportunity of reconciliation. After exchanging friendly salutations in the omnibus, when the person alighted he too got out, and when alone together said, extending his hand—"If, without asking or giving any explanation, you are willing that we should be friends, let it be so;" adding, with that solemn prescience which sometimes goes before the event, "I want, before I die, to be at peace with all." The extended hand was taken—peace was his; and the last words heard from his lips, the last smile on his glowing face, seen by him who in sorrow and in sadness writes these lines, was on the very next day, when he burst in upon him to tell, with the earnestness of complete happiness, the particulars of the interview just related. In less than *sixty hours* that warm, gentle, generous, manly heart had ceased to beat, that tongue was still in death.

His death was very sudden, and in this particular not unanticipated by him. Previous severe spasmodic paroxysms of the heart and lungs, without warning, and, so far as could be understood, without any predisposing cause, had made him aware of the peculiar uncertainty of his life. He had looked at the case with the calm and sound judgment which was his characteristic, and having come to the conclusion that at any moment one of these paroxysms, a little more prolonged than usual, would terminate his existence, he prepared himself for such an issue; he set his house in order, and, though manifesting no anxiety, omitting no duty, failing not in the cheerfulness of his social intercourse, and to the common eye evincing by no sign that he felt himself to be at every instant on the brink of the grave, it is believed that he had not for a long, long while ever laid his head on the pillow at night without the thought that he might never see another morning, nor without tranquilly saying, as with his last breath almost he repeated—"Thy will be done."

And this prevision as to the manner of his death was realized. On Monday the 3d of October, 1853, he had been well as usual, and retired at his accustomed hour to bed. He was soon and suddenly seized by one of those paroxysms. The remedies always at hand before applied with success, were now resorted to in vain; and before the physician could reach the house, or the family even be assembled, with perfect consciousness and perfect resignation, without a struggle and almost without a sigh, he breathed out his life, in less than half an hour from the first attack of the paroxysm.

Such was the peaceful close of a beautiful life—a life which may be summed up in a few brief lines.

Happily born, carefully educated, with a high order of mind; early and happily married, blessed with dutiful and affectionate children; crowned with prosperity, surrounded with all men's respect, and with all means, appliances, and temptations to selfish indulgences—James G. King was simple in his tastes and habits, unostentatious, self-denying, considerate of others, actively benevolent, exact yet liberal in business, cheerful and instructive as a companion, sought after and prized in society, but loving home with a fondness which years rather added to than weakened, and especially loving children and loved by them. He has passed away; the scenes that knew him shall know him no more forever; but his memory will endure, and his example shall not perish from among men.

“Quis desiderio sit pudor aut modus
 Tam cari capitis. * *
 * * * * *
 * * Pudor et Justitiæ soror
 Incorrupta Fides nudaque Veritas,
 Quando ullum invenient parem?
 Multis ille bonis flebilis occidit
 Nulli flebilior quam mihi.”

NICHOLAS BROWN.

It should ever make the heart sorrowful, to see the good among our race passing away from earth ; and thrice so when the conviction forces itself upon us, that we may hardly hope their places will be filled by others so pure and noble. The young may go down to the grave, leaving a spotless name gemmed with many virtues, and beyond the narrow circle of a few friends and mourning relatives, none will know nor sorrow for their going ; and there may be many old men, with silver hair, who in their well-spanned, upright lives, passed quietly and within narrow limits, have done little else than good to all their fellows :—these, too, will be mourned, though perchance not by many, save those they knew and blessed while living ; and yet when these—the young or old—depart, society is much the loser. But when one is taken from us, whose youth reached back to the birth of our republic, whose early years were spent amid the revolutionary struggles of our fathers, whose experience measured our whole being as a nation, and whose memory thronged with the recollections of a period, of which every year leaves fewer living witnesses ; and, when added to all this, an old man is cut down, whose life since boyhood has been one of activity and usefulness, whose public services and noble benefactions have spread widely his reputation and his name ; then ought all to regret his departure, for the whole community sustains a loss it need not shame to mourn.

NICHOLAS BROWN, of Providence, was a merchant—upright and honorable—possessing an adventurous spirit, guided by a judgment that seldom erred. He loved the

employment he had chosen, and ardently pursued it during half a century, toiling steadily on, and firmly encountering the dark changes that mark the commercial history of our country during that long period. Fortune smiled upon his labors, and dealt gently by the good ships and rich merchandise he sent forth upon the sea ; and there are few men by whom the well-earned wealth of a long life has been applied so liberally, and for such wise and good purposes, as by him whose death we now record. We applaud the exertions of no man, however adventurous and persevering, whose sole object is the acquisition of riches, that he may hoard them up in the miser's chest. We think such men are oftener a curse than a blessing to the society in which they live ; for their gold enables them to act the oppressor, when, without it, they would be powerless : but he who, like the subject of this sketch, toils for wealth, that with it he may glad the hearts of his fellow-men, and rear up benevolent institutions to cheer the lives of those whom God afflicts with disease and suffering, deserves to be remembered in gratitude, long after the marble upon his tomb shall have crumbled into dust. Every age can claim a few such men, and right glad are we to know that not the least of these are merchants. We feel a pride as we con over their names and reflect that for many generations that class of mankind to whose interests we have dedicated this work, have well maintained their station among those who are remembered as the noblest benefactors of our race. They have redeemed the name of the merchant from the reproach it once bore, of worshiping naught save the mammon of gold ; they have proved him capable of gathering in wealth on the one hand, and widely and liberally dispensing it on the other ; to them we owe many of our most useful and enlightened institutions, and to them we are indebted for much that now sheds a moral and intellectual light over the face of society. And were we called upon

to mention one of the present age, who has gone onward upon the earth, spreading about him the blessings we have here mentioned, few could be named who have done more than the man whose life, in its most prominent outlines, we now propose briefly to trace.

Nicholas Brown was a native of New England, and was born on the 4th of April, 1760, at Providence, in the State of Rhode Island. His father was a merchant of considerable eminence, and through life bore the name of an honorable and good man. He was in affluent circumstances, and to this was his son indebted for an education more liberal and finished than usually falls to the lot of the merchant to acquire. At the age of thirteen he entered Rhode Island College, since named, in honor of himself, Brown University, from whence he graduated before reaching the age of eighteen. But two or three of his classmates, then fifteen in number, are now living: save these few, all have been gathered to their fathers. Toward this institution of learning he ever evinced the warmest veneration and regard; and during half a century of his life, he was the main pillar of its prosperity. For fifty years after completing his studies within its walls, he was officially and intimately associated with the councils that sustained its rising fame; and most generously did he pour forth his gold for the advancement of its interests. During a period of twenty-nine years he was its treasurer: in 1791 he was elected a member of its Board of Trustees; and from 1825 until his death, he was a member of its Board of Fellows. At different periods of his life, he erected, solely at his own expense, "Hope College," and "Manning Hall," two edifices attached to the University, the latter of which he named in honor of Dr. Manning, who was the president of the institution during the time he pursued his studies there; and whose memory he ever cherished with the utmost respect and admiration. He gave at one time five thousand

dollars for the establishment of a professorship ; at another, ten thousand dollars toward the erection of Rhode Island Hall, and the president's mansion-house, and when the fund of twenty-five thousand dollars was raised for the benefit of the library and of the chemical and philosophical departments, he bestowed toward it the like munificent donation. And it has been estimated, that, including his bequest to this University, the whole amount to which it stands debtor to his bounty, falls little, if any, short of one hundred thousand dollars. Under the auspices of such a man, no one need wonder that this temple of learning now ranks deservedly high among its sister institutions in our land ; and it affords us deep gratification to know, that ere death made cold the heart and dark the brain of him whose name it bears, he saw it careering onward in the highest prosperity and usefulness.

But let us return to the earlier periods of his life. When twenty-two his father died, from whom he inherited a handsome fortune ; and had he been like many young men thus situated, whom we are frequently pained to see wasting their time and energies, and all the advantages so lavished upon them, in idle, enervating pleasures ; he, too, would have squandered his patrimony mid the gay round of the world's enjoyments, leaving behind him a name remembered only when read upon his tombstone. He possessed all the elements necessary to pass a life of easy happiness. A liberal education had prepared his mind to enjoy literary pursuits, the conversation of the learned, and the society of the rich and fashionable. Wealth unsought and unearned had descended upon him, placing all these enjoyments within his reach, and inviting him to taste the pleasures that clustered so temptingly around. To resist all these combined attractions, required the exercise of much self-denial, personal control, and a high and honorable ambition. These he possessed, and the romance of life, at that

season of youth when the whole world is clad in fancy's brightest colors, was exchanged for the silent counting-room, and the crowded wharf. He became a merchant in the most ample and comprehensive sense of that term ; and in connection with the late Thomas P. Ives, who had married his only sister, commenced his commercial career. Possessing a capital of sufficient magnitude to embark heavily in foreign trade, it was quickly engrossed in widespread maritime operations, extending to almost every clime ; and in the diversified risks to which it was exposed, affording ample opportunities to test the strength and sagacity of the mind by which it was controlled. To every emergency he was found fully equal, nor quailed he in those dark hours of anxiety to which the merchant who trusts his all on the bosom of the deep, is more than any other man liable to experience. Nor were the winds and waves, nor the tempests that dance so wildly upon the sea, his only or worst enemies. Wars troubled the ocean, and armed ships swept its surface ; and the vessel of the peaceful trader was seized and condemned. The French Revolution, carrying the destructive policy of restrictive measures in its train, hurled its stormy elements through the commercial world, burying the fortunes and crushing the prospects of hundreds in their course ; and many years later came the struggle between the infant navy of our own country and the colossal maritime power of Great Britain, spreading disasters to the commerce of American merchants throughout every clime and on every sea : and through both these whirlwind periods, firm as a rock stood the mercantile reputation of Brown and Ives ; the mind of its senior partner growing more calm and active, and calling new resources to its aid, as the elements gathered more dark and threatening around the commercial fortunes of his house. That he was honorable in his dealings, and forgot not the probity and integrity of the man, in the gain-

loving spirit of the trader, we need hardly affirm ; and this indeed is evidenced in nothing so strongly as in his long-prospered life ; for seldom do we see the career of half a century flourish, without interruption, upon the earnings of dishonesty and fraud. Added to this honesty of purpose, too, which pervaded, and, as it were, sanctified every business transaction in which he engaged, was an element of success which we fear is regarded by many as an object of too little importance to repay the toil with which it is acquired, though we assure all such that nothing is more essential to enable the merchant to secure a fortunate result to his maritime undertakings :—we mean the possession of an accurate and varied knowledge of the wants and resources of his own, and those of other nations to which his trade extended. Of this information he possessed an amount, which in magnitude and usefulness few in his age had acquired ; and this, combined with that knowledge of the commercial marine enjoyed both by our own and the European world, in which no man was his superior, enabled him to conduct his far-stretching mercantile operations, with a prospect of ultimate success amounting almost to certainty.

Until the death of his partner, in 1836, Mr. Brown continued actively and unremittingly engaged in the employment which had so deeply engrossed his energies for more than forty years, and to which he seemed bound more by habits of industry, an enterprising spirit, and a love of that excitement with which the mind of the adventurous merchant is so much filled, than by any desire to enlarge his already ample fortune. After that event he engaged less ardently in the busy concerns of life, though until a short time previous to his death he was accustomed to the daily transaction of business at his counting-room, and was in the constant habit of mingling in the affairs of that active commercial world to which he had become wedded by the ties

of half a century. On the 27th of October, 1841, after suffering a considerable period with the dropsy, he died, in the seventy-third year of his age. Of the many who are daily leaving this for another world, there are few whose names will be so warmly and reverently cherished as the name of this man. Few have lived so long a life and passed to the tomb less tainted with the vices of the world; and few, very few there are who have done less injury and more good unto their fellow-men. In public life, he ever pursued a consistent and honorable course. With his politics we have nothing to do. They were of the old whig school—such as were entertained by Washington and Hamilton; and for these he will not by us be upbraided or censured. It is enough for us to know, that he adhered to this political creed with the sincerity and truthfulness of an upright and honest man. For this—and it is no common virtue—he deserves our admiration. For many years he occupied a seat in the legislative councils of his native State, and at one time held the office of first Senator. The duties of these stations he discharged with dignity and honor, not so much swerved by the tyrannical dictates of party spirit as many others who professed to yield less obedience to its power. The last political act of his existence was performed at Harrisburg. He was a member of the convention that met there to nominate a candidate for the presidency of our Union. He cast his vote for the departed Harrison; he saw him elevated to a seat a monarch might envy; he saw him wear his robes of state for a brief season, and then sink into a grave, lowly as the tomb of the mendicant—humble as the one soon to be occupied by himself.

In private life, the character of Mr. Brown was pure and unexceptionable. Over his temper and passions he exercised an almost perfect control, and nature had endowed him with a kind heart and generous impulses. He was

married twice; to his first wife in 1791. In 1798 she died, and in 1801 he married his second wife, who died in 1836. He has left two sons, and five grandchildren. To his family he was ever fondly attached, and few men in domestic life were loved more tenderly. He was generous and charitable, too, and delighted in making glad the hearts of the poor, and from the beggar who met him in the street and asked alms he turned not coldly away. Of his public charities we hardly need speak—they will remain to consecrate his memory, long after this brief notice of his life shall have been cast aside and forgotten. Nor were his benefactions confined to that noble institution we have before mentioned, and which bears his name; the broadest views of the most generous philanthropist could not have extended them more widely. His gold was freely bestowed to aid the spread of the gospel in heathen lands; and he gave, too, without ostentation, as becometh the Christian and the good man. Without that parade of godliness which ever detracts so much from the true value of the most liberal bounty, he often assisted the church at home with heavy contributions; and by the calm and steady influence which the man who passes a long life wisely and well may at all times exercise, aided by the energies of a mind that loved the promotion of good works, he united his exertions with those of others in advancing the cause of morality and religion, wherever his fortune or personal efforts could accomplish those objects. As he drew nearer the grave, the love he had ever borne his race seemed to grow more strongly upon him, and all the kindlier feelings of his nature were manifested with no less warmth than in the prime of manhood. With those whom disease had stricken in mind or body, he had always sympathized; and that while standing on the borders of another world he forgot not to provide for the afflicted among his fellows, most impressively appears in

the following bequest extracted from one of the codicils annexed to his last Will and Testament:

“And whereas, it has long been deeply impressed on my mind, that an Insane or Lunatic Hospital, or Retreat for the Insane, should be established upon a firm and permanent basis, under an act of the legislature, where that unhappy portion of our fellow-citizens who are, by the visitation of Providence, deprived of their reason, may find a safe retreat, and be provided with whatever may be most conducive to their comfort, and to their restoration to a sound state of mind: therefore, for the purpose of aiding an object so desirable, and in the hope that such an establishment may soon be commenced, I do hereby set apart and give, devise and bequeath, the sum of thirty thousand dollars towards the erection of an Insane or Lunatic Hospital, or Retreat for the Insane, or by whatever other name it may be called, to be located in Providence or its vicinity; and I do hereby order and direct my said executors, to pay the said sum of thirty thousand dollars in the promotion and advancement of an institution for that object, trusting, and fully confiding in my executors, that they will carefully examine, and be satisfied that the establishment is placed on a firm and legal basis; and that the payment of the above amount be made at such times and in such sums as will best promote the desired object, and be least prejudicial to the settlement of my own estates; hoping that my sons and other friends will co-operate in the humane and benevolent design, that the benefits of the institution may soon be realized.”

This is a generous gift for a most noble purpose, and we trust no time will be lost in incorporating an institution equal in permanency and usefulness to the one contemplated by the departed donor. That it should bear his name upon its portals, to perpetuate the memory of its founder, is a matter of such bare and common justice, as

well to him as to his descendants, and all those who love his name, that we need hardly say it can be called by no other; and ere long we hope to see "Brown's Retreat for the Insane," rearing its ample architecture in or near the city in which he was born, and loved to dwell. It is not long since, that those whom reason deserted, were treated with as much, nay more cruelty, than the worst of felons; were chained like raving devils, and made to endure stripes, and starvation, and privations unknown to malefactors;—as though the most effectual way to restore man's intellect to its majesty and strength, were to treat him like a beast of prey;—as though, in fact, he had no intellect at all. We do not mean to say that in our own land they have endured such barbarous and unchristian usage; though until some few years back, we believe more expense and care have been bestowed, and more anxiety manifested, to rid society of the wretched maniac by sequestering him from home and friends, and all the comforts that God's creatures possessed of sane mental faculties enjoy, than were expended in curing the disease that daily shattered his expiring intellect. But could the cells of some private mad-houses, that once disgraced old England, speak, they would tell tales of suffering and horror, endured by their inmates, more dreadful than any we have described, or can picture here. We thank heaven, though, that the cruelties which once cursed the miserable lunatic, rendering his recovery little short of a miracle, no longer exist: a humane and enlightened system of treatment has been adopted and carried out, both in this and other lands; and in our own opinion, the liberal bequest we have mentioned could not have been so well bestowed, as for the truly wise and charitable purpose to which it will be appropriated.

From what we have here written of Mr. Brown, no one will doubt that he was a religious and good man. His

views of Christianity were broad and comprehensive, and we cannot more clearly and strongly express the opinion he entertained of responsibility to his Maker, than by presenting the following extract from the will we have before mentioned :

“ Be it remembered, that whereas I, Nicholas Brown, of the city of Providence, of the county of Providence, in the State of Rhode Island and Providence Plantations, merchant, have heretofore made and published my last will and testament, bearing date on the thirteenth day of May, in the year of our Lord 1825, in and by which I made large devises and bequests, and invested extensive trusts and powers severally in my then honored and affectionate wife, Mary Brown ; in my kind and beloved daughter, Ann Brown Francis, then the wife of John B. Francis, Esquire, and in my highly esteemed friend, partner, and brother, Thomas P. Ives, Esq. : and whereas the all-wise Dispenser of events has seen fit, in his infinite wisdom, to remove by death my said wife, daughter, and brother, and has also seen fit mercifully to extend the period of my own earthly existence far beyond what I had reason to expect, thereby affording to me time and opportunity for carrying into effect many of the benevolent plans and designs which formerly I had in view : in order, therefore, to provide for what remains yet to be performed, and under a deep sense of the high account I shall soon be called to render to Him who bestows earthly good and immortal joy, I do hereby revoke and annul my said will under the date aforesaid, and proceed to make, publish, and declare, this as my last will and testament.”

We have remarked that Mr. Brown was a Christian man ; but he was no sectarian ; nor did he ever make any public declaration of the faith he worshiped. No man read the scriptures more devoutly, and few attended more steady in God's temple on the sabbath ; and none were

more ready than he to discover and trace the hand and the providence of his Maker in all the works of his creation. Through the varied changes of a prolonged life, he maintained a spotless reputation, an honored name: his heart was pure and kind, his sentiments noble: by nearly all who knew him he was loved and revered; and none could say he oppressed the poor, or inflicted wrong upon his fellow-men. His career is closed—he is gathered to his fathers—his body is in the grave—his spirit in a world of progress.

STEPHEN GIRARD.

THE moral and intellectual features of different individuals are generally as strongly marked as their personal appearance. Each man exhibits a group of distinctive traits belonging to the mind or the heart, which, whether they are the offspring of some natural tendency, or the result of education, enable him to perform his part with greater effect in a particular circle of action, connected either with the arts or the sciences, poetry, philosophy, commerce, or eloquence. We design to devote this paper to a sketch of one who filled a large space in the mercantile history of our own country, displaying a character that was original and striking, and colored by events of deep interest and importance to those who are engaged in the bustling scenes of commercial traffic.

STEPHEN GIRARD was born on the 21st of May, 1750, within the environs of Bordeaux, in France. He was the eldest of five children who were descended from Pierre Girard, described in the registry of baptism, now preserved in that city, as a sea-captain, and Madame Lafargue, his wife. During the early age of ten or twelve he left his native country, having embarked in a vessel bound for the West Indies, in the capacity of a cabin-boy, without education, excepting a limited knowledge of the elements of reading and writing. The loss of his eye at that time, which was made the subject of ridicule among his early associates, tended probably to sour his temper; and with this physical deformity, without pecuniary means or patronage, he was thrown friendless upon the world. Remaining but a short time in the ..

West Indies, he soon sailed from those islands in the service of a shipmaster, to whom he had probably bound himself as a cabin-boy and apprentice, and reached the port of New York. Girard appears to have gained the confidence and attachment of his employer, and he was successively promoted to the station of mate, and afterward to the office of captain of a small vessel, when his master left the sea, and in the performance of its duties he made several successful voyages to New Orleans. Embarking in adventures which are customary among those who are engaged in such service, he gradually collected from time to time small means which furnished him a capital stock on which to trade, and indeed he soon became part owner of the cargo and ship which he commanded between the two places. The circumstances that induced him first to go to Philadelphia, are not ascertained; but, in 1769, he is found an obscure trader, unknown, excepting within a very limited circle, opening his shop in Water-street, of that city, where he was regarded merely as a quiet and thrifty man.

At this time his affections appear to have been interested in the daughter of an old caulker, or shipbuilder, who resided in that section of the city. The object of his attachment was Mary, or Polly Lum, as she was then familiarly called, a damsel who was then but very young, and distinguished for her plain comeliness, resided as a servant-girl in the family of one of the citizens. As soon as it was found that affairs were hastening to a crisis, and Girard harbored serious designs of making her his wife, a feeling of downright opposition was aroused, and he was forbidden an entrance to the house. This difficulty was, however, encountered with success, and Polly Lum became his wife. The matrimonial alliance thus formed was attended with any thing but domestic happiness. A want of congeniality in their dispositions, a neglect of duty on her own part, or

an austere and morose temper in himself, appears to have prevented any portion of domestic bliss, which ended in his application to the legislature of Pennsylvania for a divorce. By this marriage there was only one child, who soon died. Upon his marriage Girard rented a small house in Water-street, where he continued his pursuits, as sea-captain, ship-owner, and merchant, according as either kind of business appeared to furnish the greater chances of profit. During his occasional visits to New York, he very soon became acquainted with David Ramsey, Esq., of the last-named city, who gave him letters to Isaac Hazlehurst, Esq., of Philadelphia. With the latter gentleman Girard entered into business, and the partnership purchased two vessels for the purpose of commencing a trade with the island of St. Domingo. These vessels were each armed with one gun, and set sail for that purpose. The brigs were, however, destined to misfortune, for they were soon captured and sent to Jamaica, a mishap which soon dissolved the firm. No distinct traces of the movements of Mr. Girard appear from the year 1772 to 1776, but it is highly probable that he continued in his old business, acting alternately as shipmaster and merchant, dispatching goods to New Orleans or St. Domingo, and remaining at home for a time, to settle his accounts and adjust the profits.

The war which soon followed swept the commercial enterprises of Stephen Girard from the ocean, and induced him to open a small grocery shop in Water-street, that was connected with what might be termed a bottling establishment, or a place in which his most favorite occupation was the bottling of claret and cider; but on the alleged approach of the British to the city of Philadelphia, about the year 1777, having purchased a small tract of land, called Mount Holley, from his old partner, Mr. Hazlehurst, on which there was a house, he removed to that place, and

continued his favorite occupation of bottling the fluids that we have mentioned for the market, from which he reaped considerable profit; for the vicinity of his residence was the place of the American encampment, and the sales of his bottled claret and cider to the American soldiers was a source of no inconsiderable gain. At this point he remained until 1779, occasionally making a voyage to Philadelphia in a boat, as his stock required replenishing, or he wished to carry his bottled cider or claret to market, inso-much that he was frequently called an aquatic peddler; a course of traffic that he would doubtless have followed had any chances been proffered to him of gain; for labor of any sort was to his mind a binding duty, and none that would yield profit was too humble to be scorned. At this period his personal appearance was any thing but prepossessing. Coarse, ungainly, and rough, his low but sturdy form presented a vulgar aspect, which was heightened by the dingy and dark shade of his skin, which was not changed by the play of a single passion, and by the loss of his eye, which caused him to appear even more forbidding. The appearance of his person met with the derision of some of his more intimate friends, but he bore their jeers with unmoved fortitude, preserving in general a taciturn demeanor, and concealing the burning ambition which at that time must have been struggling in his breast. Upon the evacuation of Philadelphia by the British, in 1779, Girard was found returning to the city and occupying a range of frame stores upon the east side of Water-street, simply attired, and so perfectly plain in his appearance, that he was accustomed to go by the name of "Old Girard," in allusion to that fact. At this period his store was filled with pieces of cordage, sails, and old blocks, besides other apparatus, which were probably to be used in fitting out ships that at this time he had probably projected, and that were afterward destined to dot the ocean. His profits at

this period must have been small, as the commercial condition of the country was much depressed, being prostrated by the British, who had devastated all within their reach.

In 1780, Mr. Girard again entered upon the New Orleans and St. Domingo trade, which he prosecuted successfully, and increased his gains to such an extent that he was enabled to extend his enterprises to a much broader scale. Two years afterward, he took a lease of ten years of a range of brick and frame stores, one of which he occupied himself; and the rents being at that time very low, it is obvious that a large amount of gain must have been derived from this lease, especially as he had secured the privilege of renewal for the same period. Indeed, he confesses himself, that it was this lease which furnished the foundation of his subsequent good fortune. Soon after this time, Stephen was induced to enter into partnership with his brother, Capt. John Girard, in connection with a firm which was then prosecuting a very successful commerce with the West Indies. But bickerings soon sprang up between the two brothers; and these contentions had grown to such bitterness that, in 1790, it was deemed prudent to call in an umpire for the adjustment of the concerns, with a view to the dissolution of the partnership; and the whole amount of the fortune of Stephen, which fell to his share from the concern, was thirty thousand dollars. The domestic difficulties of Mr. Girard with his wife soon ripened to a crisis which attracted the attention of their most intimate friends, and during this year Mary Girard was admitted as an insane patient into the Pennsylvania Hospital. Here she continued until the year 1815, when she died, having remained in that institution twenty-five years and one month. On receiving information of her death, her husband selected the place of her interment, and requested that as soon as all the arrangements for her funeral had been completed,

he should be called. At the close of the day, her coffin was seen moving along the avenue to the grave, and was there deposited in the manner of the Friends. Among the group of mourners was her husband, whose countenance remained unchanged as monumental bronze while the funeral obsequies were performing. He shed no tear; and after bending over the remains of his wife, as if to take a last look, he departed, saying to his companions, in the tone of a stoic, as he left the silent spot, "It is very well," and thus returned home. Some reparation was, however, made for this unfeeling spirit by a gift to the hospital, about this time, of three thousand dollars, besides suitable presents to the attendants, and also a considerable sum that was originally granted, including his fee as a member of the corporation.

From the time of the dissolution of his partnership with his brother, the career of Girard in the acquisition of wealth was much brightened, and a circumstance occurred which was tragic in its consequences, while it tended to swell his coffers. Having been engaged at that time in the West India trade, and particularly in that of the island of St. Domingo, in which port he had at that time two vessels, it chanced that during the period of the well-known insurrection upon that island these vessels were lying at the wharf. On the sudden outbreak, the planters, as was natural, rushed to the docks and deposited their most valuable treasures in the ships that were there lying, for the purpose of their safety, and returned in order to the securing of more. But the result was such as might have been anticipated, for but few claimants ever appeared, the greater part having been massacred; and the vessels of Girard were found laden with property of great value, whose owners could not be found, after the most liberal advertising. This property, consisting in value of about fifty thousand dollars, was transported to Philadelphia, and tended to add largely to

his already considerable fortune, as the original owners, consisting of entire families, had been swept away amid the pillage and devastation of that island. In the year 1791, and the subsequent year, Mr. Girard commenced the building of those beautiful ships which have ever been the pride of the city of Philadelphia, vessels which soon engaged largely in the trade with Calcutta and China. The names of some of these ships, while they indicate the national prepossessions of their owner, also show the early bent of his mind, being called the *Montesquieu*, *Helvetius*, *Voltaire*, and *Rousseau*. At this period the desire of fame, the movements of ambition, seeking money, not from avarice, but as a means of power, appear to have taken a firm hold upon his mind; and amid the abstract musings of the lone man, regarded with no affection by a human being—a man whose sympathies appear to have been steeled against the world, he was doubtless, in the cold recesses of his solitary heart, even while calculating the interest upon the tenth part of a cent, projecting fabrics of anticipated renown, upon whose walls his own name would be written in letters of living and enduring light.

We now approach a period in the life of Mr. Girard which tended in good measure to relieve his character from the imputation of selfishness and want of feeling, that had to this time so deeply shaded it. We allude to the part that he bore in that terrific pestilence which, it will be remembered, in the year 1793, broke out in the city of Philadelphia, converting that beautiful metropolis into a foul and disgusting charnel-house. During the time to which we refer, the yellow fever had produced ravages and revolting scenes of misery which have never been equaled in the country, and that have been seldom witnessed anywhere. Whole streets were left tenantless, excepting, perhaps, by the dead bodies of their former occupants, that had been forsaken by their friends. The hearse was the

vehicle that was most frequently seen in the streets. The obsequies of an ordinary funeral were denied to those who would, but a short time previous, have attracted crowds of mourners to their graves. The individual who was seen with the badges of mourning upon his arm was avoided as the Upas-tree, and almost every person was involved in the fumes of camphor or tobacco. While this pestilence was raging at its utmost height, an individual, of low and square stature, was perceived alighting from a coach which drew up before an hospital where the most loathsome victims of this disease had been collected for the purpose of being attended by medical aid. The man entered this living sepulchre, and soon returned bearing in his arms a form that appeared to be suffering in the last stages of the fever—a being whose countenance was suffused with that saffron color which seemed to be the certain harbinger of death. The body was deposited in a coach, and the carriage drove away. The man who was thus seen performing this act was *Stephen Girard*. It might be, and indeed has been said, that having gone through the seasoning process in a tropical climate, he was proof against the disease. But whether that was or was not the case, it does not abate in any measure the credit which is his due in thus exposing, at least, his life in behalf of a fellow-being. And it is a well-attested fact, that during the prevalence of the disease he continued a constant attendant in the hospital, performing all those offices which would seem revolting to the most humble menial.

In the midst of this terrific pestilence, an anonymous call appeared on the 10th of September, in the *Federal Gazette*, the only paper which continued to be published, stating that all but three of the Visitors of the Poor had either fled or succumbed to the disease, and begging for assistance from such benevolent citizens as would volunteer their aid. In consequence of this call, a meeting was held at the City

Hall on the 12th, and another on the 14th of that month, at which a committee was appointed of those who voluntarily offered their services in the dangerous undertaking. This committee, originally consisting of twenty-seven, but which ultimately dwindled to twelve members, immediately proceeded to take active measures for the relief of the distressed. Their first care was directed to the organization of the hospital at Bush Hill, which was reported by the physician in attendance as being without order or regulation, far from clean, and in immediate want of qualified persons to begin and establish the necessary arrangements. These qualified agents were not to be had. Money could not purchase such self-devotion, for the entrance to that pest-house was deemed but a passage to the grave. At this trying moment, two men magnanimously offered themselves as the forlorn hope of the committee. On the minutes of that body, under date of September 15, is found the following extract: "Stephen Girard, and Peter Helm, members of the committee, commiserating the calamitous state to which the sick may probably be reduced for want of suitable persons to superintend the hospital, voluntarily offered their services for that benevolent employment." The late Mathew Carey, himself also a member of that body, describing this incident, writes as follows: "At the meeting on Sunday, September the 15th, a circumstance occurred to which the most glowing pencil can hardly do justice. Stephen Girard, a wealthy merchant, a native of France, and one of the members of the committee, sympathizing with the wretched situation of the sufferers at Bush Hill, voluntarily and unexpectedly offered himself as a manager to superintend that hospital. The surprise and satisfaction excited by this extraordinary effort of humanity, can be better conceived than expressed."

To estimate properly the value of this act of self-devotion, we must call to mind that Mr. Girard was then in the zenith

of his life, and already a man of wealth and influence, with a prospect before him of a long career of happiness, usefulness, and riches. A foreigner, and without immediate family, it could not be expected that any strong bonds of sympathy existed between him and the people of that pestilence-stricken city. Before him stood probable death in its most repulsive form ; certain and heavy losses were to be entailed in the neglect of his private interests ; the most loathsome and the most menial duties were to be performed in person ; and the possible reward all of this was a nameless grave upon the heights of Bush Hill.

On the afternoon of the same day on which he offered his services, Mr. Girard entered upon his duties, and his persevering and decisive character was immediately felt in every thing. Order soon reigned where all before was confusion ; cleanliness took the place of filth ; attendants and medicines were at hand ; supplies and accommodations were provided, and on the very next day he reported the hospital as ready to afford every assistance. The following interesting extract from a letter written by him at this time to his friend Samatan in Marseilles, describes vividly the condition of things in this unfortunate city. "The mortality is so great, and the fear so general, that it is no longer possible to find nurses for the sick, or men to bury the dead. In fine, we are in a most deplorable situation. Those of our people who have escaped the disease, have fled from their homes ; almost all the houses are closed, and Philadelphians are not received into the neighboring villages without undergoing quarantine. The few who have had the courage to remain, have established an hospital at a little distance from the city, for the reception of the unfortunate. I am the active director, which causes me much anxiety. I do not know when the disease will cease. I am about leaving this moment for the hospital, where the great num-

ber of the sick, who are constantly arriving, requires my constant presence."

For sixty days he continued to discharge his duties at the hospital, and up to the 9th of March following, when the committee concluded its labors, and ceased to exist, his name is found upon the records as a faithful attendant at its meetings. And these noble men did not confine themselves to mere efforts to stay the disease. They raised upon their individual credit the necessary funds, until public contributions could reimburse them; they supplied the poor with money, provisions, and firewood; they furnished burial for the dead; they received under their care one hundred and ninety-two orphan children (many of them infants), whose natural protectors had perished of the fever; they cleansed and purified all infected places; and they ceased their labors only when they had taken precautions against a similar calamity in future, by procuring better sanitary regulations, and a permanent hospital for such diseases.

The deadly nature of the sickness may be inferred from the fact, that during the period between the 1st of August and the 9th of November, 4031 interments took place in the burial grounds in and about the city, out of a population of not quite 25,000 persons who remained in Philadelphia and the districts during the plague.

The feelings which actuated Mr. Girard, and the modest estimate which he had placed upon these services, may be best inferred from the following extracts of the very few and brief letters which he appears to have written during the continuance of the disease. "The deplorable situation to which fright and sickness have reduced the inhabitants of our city, demands succor from those who do not fear death, or who at least do not see any risk in the epidemic which now prevails here. This will occupy me for some time, and if I have the misfortune to succumb, I will have

at least the satisfaction to have performed a duty which we all owe to each other." (Letter to Les Fils de P. Change-raux & Co., Baltimore, September 16th, 1793.) "You will receive my thanks for your high opinion respecting my occupation in the calamity which has lately afflicted my fellow-citizens. On that occasion, I only regret that my strength and ability have not fully seconded my good-will." (To John Ferris, New York, November 4th, 1793.) Among the proudest memorials of its founder which the college now possesses, is a worm-eaten and dust-covered chest, containing the records and papers connected with his administration of the hospital during that eventful period.

In 1797 and 1798, the fever again prevailed in Philadelphia with fearful violence, and again Mr. Girard exhibited the same enlarged philanthropy, and the same disregard of danger, by liberal contributions and personal services to the sick and dying.

His belief in the many simple remedies with which he was in the habit of treating the sick, was accompanied, as is not unusual in such cases, with a rather disparaging opinion of the medical profession. In the annual recurrence of the fever which followed for many years the epidemic of 1793, and in which his services were always freely rendered to the sick and poor, he attributed much of the severity of the disease to the ignorance of the local physicians about the nature of the pestilence. The following humorous allusion to the doctors is found in a letter written in January, 1799, to his friend Devize, then in France, but who had been associated with him as physician of the Bush Hill hospital in 1793. After describing the effects of the epidemic, he says: "During all this frightful time, I have constantly remained in the city, and without neglecting my public duties I have played a part which will make you smile. Would you believe it, my friend, that I have visited as many as fifteen sick people in a day, and what will surprise

you still more, I have lost only one patient, an Irishman, who would drink a little. I do not flatter myself that I have cured one single person, but you will think with me, that in my quality of Philadelphia physician I have been very moderate, and that not one of my confreres have killed fewer than myself."

The institution of the private bank of Mr. Girard in Philadelphia, that was originally believed to have been the offspring of a long and deeply-settled plan, that had been matured in silence and solitude, appears to have been the result of a temporary circumstance, which was the opposition that then prevailed to the old Bank of the United States. Girard was a firm friend to that institution, and convinced that a corporation which had been organized under the advice of Washington, and which he supposed had conferred obvious and solid advantages upon the country, should have been perpetuated. Believing that this bank would be renewed, Mr. Girard, as early as 1810, transmitted orders to the house of Messrs. Baring, Brothers & Co., London, to invest his funds in shares of the Bank of the United States, a transaction which was performed during the following year, by the purchase of stock in that bank to the amount of half a million of dollars. The house of the Barings, however, was unable to transmit his funds periodically, owing to the critical condition of the Bank of England, and their own state verging upon bankruptcy; and it may be perceived upon what an uncertain foundation his own property rested when we learn the fact, that this house was indebted to him, in the year 1811, in the sum of two hundred thousand pounds sterling. After a time, however, he succeeded in extricating his funds from that country, partly by investment in British goods and public stock, and purchased shares of the Bank of the United States, for which he paid one hundred and twenty dollars per share, with a view to the investment of his capi-

tal in an independent form, and probably from an ambition to become himself a regulator of the currency. Mr. Girard having discovered that he could purchase the old Bank of the United States and the cashier's house at the reduced price of one hundred and twenty thousand dollars, being less than one-third of their original cost, on the 12th day of May, 1812, commenced the banking operations of the old Girard Bank, with a capital of one million and two hundred thousand dollars, which was increased the succeeding year to one million and three hundred thousand; the bulk of the business of the old Bank of the United States, including five millions of specie, the funds of that institution, being deposited in his vaults. Aided by such accession to his funds, and with the officers of the old bank retained in his employ, together with the business which was transferred to his hands from that institution, the customers of the old corporation being turned over to him, Mr. Girard, backed by the valuable assistance of Mr. Simpson,* his cashier, who had been before engaged in the former institution, commenced his operations upon the same principles that had regulated the old body. The non-renewal of the charter of the Bank of the United States, however, led to the establishment of his own.

The organization of the Girard Bank tended to confer extensive and solid benefits upon the community. Conducted upon a liberal scale, it was the policy of Mr. Girard to grant accommodations to small traders, and thus to encourage beginners; while, at the same time, the smaller notes were preferred to the larger ones. It was obvious that the organization of this institution tended to avert the

* To the work prepared by a son of this gentleman, we are indebted for most of the facts connected with the life of Mr. Girard. We would also acknowledge in this place our obligations to Henry W. Arey, the intelligent secretary of the college, for a few passages from that gentleman's account of the Girard College and its founder, published in 1852.

evils that must necessarily have flowed from the entire suspension of the circulation of the funds of the old institution ; and whatever of temporary inconvenience arose from that fact was soon neutralized by the extraordinary efforts that were made by this able financier to remedy the evil, and to diffuse abroad the benefits that had flowed from the old bank. During the commencement of his banking operations, Mr. Girard, who had accustomed the institution to the discount of accommodation paper to a large amount, for auctioneers who practiced the advance of large loans upon foreign and imported goods, perceiving that losses were found accruing from such a plan of proceeding, and that his capital was engrossed by these auctioneers, soon deemed it prudent to alter his policy ; and in 1816, it was understood that no paper that was merely fictitious was to be discounted at his bank, and no renewal of a note was accordingly allowed. On this change of his banking plans, his profits augmented, and but few losses occurred.

The establishment of this private bank exhibited to the country the novel spectacle of a private American banker conducting his institution upon a large scale, and conferring advantages upon the community nearly as great as those which had been derived from state or national auspices. And this bank rendered important service to the government. The fiscal affairs of the nation had been thrown into confusion by the dissolution of the former bank, and the suspension of specie payments added to the general embarrassment. Yet, while the public credit was shaken to its centre, and the country was involved in difficulties springing from its exhausted finances and the expenses of war, the bank of Mr. Girard not only received large subscriptions for loans, but made extensive advances to the government, which enabled the country to carry on its belligerent enterprises ; loans, too, which were the spontaneous offspring of patriotism, as well as of prudence.

This aid appears to have been rendered from time to time, down to the period of 1817, when the second national bank superseded his assistance. A circumstance soon occurred, however, which was a source of no little discomfiture to the financial arrangements of his individual institution. This fact was the suspension of specie payments by the state banks, resulting from the Non-intercourse Act, the dissolution of the old bank, and the combined causes tending to produce a derangement of the currency of the country. It was then made a matter of great doubt with him how he should preserve the integrity of his own institution while the other banks were suspending their payments; but the credit of his own bank was effectually secured by the suggestion of his cashier, Mr. Simpson, who advised the recalling of his own notes by redeeming them with the specie, and by paying out the notes of the state banks; and in this mode, not a single note of his own was suffered to be depreciated, and he was thus enabled, in 1817, to contribute effectually to the restoration of specie payments.

Meanwhile, an interesting circumstance occurred, which enabled him, by his bank, in 1813, to accomplish an enterprise which was of great importance to the city of Philadelphia, by the increase of its trade, as well as to his own funds in its profits, besides the advantages which were furnished to the government by the duties which accrued to the national treasury. It happened that his ship, the *Montesquieu*, was captured at the mouth of the river Delaware, as was alleged, by a British frigate, and as this vessel had an invoice cargo of two hundred thousand dollars—consisting of teas, nankeens, and silks—from Canton, it was determined by the captors, in preference to the hazard of being recaptured by an American ship in their attempt to carry their prize to a British port, to send a flag of truce to Mr. Girard, in order to give him the offer of a ransom. Applying to his well-stored vaults, the banker drew from

it the sum of ninety-three thousand dollars in doubloons, which was transmitted to the British commander, and his vessel was soon seen coming into port with her rich cargo ; which, notwithstanding the price of the ransom, is supposed, by the advance of the value of the freight, to have added a half a million of dollars to his fortune.

It may be mentioned, as an act indicating his patriotism at least, that in 1814, when the credit of the country was exhausted, the treasury bankrupt, the resources of the nation prostrated, and an invading army was marching over the land ; when, in fact, subscriptions were solicited for funds to the amount of five millions of dollars, upon the inducement of a large bonus and an interest of seven per cent., and only twenty thousand dollars could be obtained upon that offer for the purpose of carrying on the war, Stephen Girard stepped forward and subscribed for the whole amount ; and that when those who had before rejected the terms were now anxious to subscribe, even at a considerable advance from the original subscription, these individuals were let in by him upon the same terms.

The sinews of war were thus furnished, public confidence was restored, and a series of brilliant victories resulted in a peace, to which he thus referred in a letter written in 1815, to his friend Morton of Bordeaux : "The peace which has taken place between this country and England, will consolidate forever our independence, and insure our tranquillity." In 1814, the government was unable to pay the interest on the public debt. Mr. Girard, to whom the United States were indebted in a very large amount, promptly set an example to other creditors by writing to A. J. Dallas, then Secretary of the Treasury, as follows : "I am of opinion that those who have any claim for interest on public stock, &c., should patiently wait for a more favorable moment, or at least receive in payment treasury-notes. Should you be under the necessity of resorting to

either of those plans, as one of the public creditors, I shall not murmur."

During the period when the neutral position of this country gave its shipping superior advantages, and when he was rigidly cautious in forbidding his captains to receive on his vessels any passenger or cargo other than his own, his letters of instruction almost always contain the stereotype paragraph: "But if you meet with American seamen in distress, you are to follow my invariable rule—take them on board, and bring them home free of expense." One of the most solemn injunctions in his will is the direction, that, "by every proper means, a pure attachment to our republican institutions, and to the sacred rights of conscience as guaranteed by our happy constitution, shall be formed and fostered in the minds of these scholars."

The agency of Mr. Girard appears to have been very active in the organization of the Bank of the United States, which was chartered in 1816. His intimacy with Mr. Dallas, and his success in impressing upon his mind the frame of the projected institution, seems to have been admitted; and that gentleman is stated to have made use of the frequent expression of the French banker, that "the national authority was requisite for the establishment of a sound currency, by the aid of a national bank." His friends, indeed, have gone so far as to allege that even the establishment of his own private institution was his desire to hold up to the country the example of the influence of such an institution in regulating the currency of the nation; and that, in the capacity of banker, he acted as a trustee for the country, designing to unite its influence with that of the projected national bank, in order to the accomplishment of its object; and even after the outline of that institution was formed, and Mr. Girard was chosen one of the directors, he made the formal proposition that if the board would agree to elect his cashier, Mr. Simpson, the cashier of the Bank of

the United States, he would unite his own institution with that, and deposit in the new corporation one million of specie which he held in his vaults. Even after the bank was regularly organized, and its prosperity placed upon a solid foundation, Mr. Girard, acting as one of its directors, not only impressed its policy with his clear-sighted, far-reaching, and sagacious views, but practiced toward it a forbearance and liberality, which marked him as its strong and faithful friend. When that institution was unable, from the pressure of the times, to pay to him even half the amount which was his due in specie, he refrained from demanding it, and evinced himself the firm supporter of its interests; and when specie payments were resumed, he recommenced, at the same time, the issuing of his own notes.

One of the essential characteristics of Mr. Girard was his public spirit. At one time, he freely subscribed one hundred and ten thousand dollars for the navigation of the Schuylkill; at another time, he loaned the same company two hundred and sixty-five thousand eight hundred and fifty. When the credit of the State of Pennsylvania was prostrated by what was believed to have been an injudicious system of internal improvement, and it was found expedient for the governor to resort to its metropolis in order to replenish its coffers, he made a voluntary loan to Governor Shultz of one hundred thousand dollars. So far was his disposition to promote the fiscal prosperity of the country manifested, that as late as 1831, when the country was placed in extreme embarrassment from the scarcity of money, he perceived the cause in the fact that the balance of trade was against us to a considerable extent, and he accordingly drew upon the house of Baring, Brothers and Co. for bills of exchange to the amount of twelve thousand pounds sterling, and which he disposed of to the Bank of the United States, at an advance of ten per cent.; which draft was followed up by another for ten thousand, which

was disposed of in like manner to other institutions. This act tended to reduce the value of bills, and the rate of exchange suddenly fell. The same spirit which he manifested toward the national currency he exhibited to the corporation of Philadelphia, by erecting new blocks of buildings, and beautifying and adorning its streets; less, apparently, from a desire of profit, than from a wish to improve the place which was his adopted home, and where he had reaped his fortunes. His subscription of two hundred thousand dollars to the Dansville and Pottsville Railroad, in 1831, was an act in keeping with the whole tenor of his life; and his subscription of ten thousand dollars toward the erection of an exchange, all looked to the same result. Thus passed the life of Stephen Girard, the financier, the banker, the economist; with a soul devoted to what most men so ardently seek—the acquisition of wealth; expanding his influence through the whole circle of mercantile enterprise, and marking the fiscal system of the nation with his own broad impression.

Having given the prominent facts connected with his life in chronological order, we now propose to draw a brief portraiture of his character, and this can be most properly done by a condensed view of the incidents connected with its history. We see this man, at first a cabin-boy, embarking from his native country, without money or apparent friends; then a mate of a trading vessel, supercargo, and shipmaster; shopkeeper, bottler, a lessor of houses, a large merchant; and lastly, a private banker, having a control of millions, and enabled, by his own individual power, to control the contractions and the expansions of the money market. It was the peculiar circumstances which attended his first entrance into life that colored his subsequent career. In his early voyages before the mast, from place to place, in the operations of traffic, his discerning eye clearly perceived the mode in which fortunes were obtained, and in

such expeditions he derived a kind of experience which determined him at once to enter upon a mercantile course; and although without the advantages of an early classical education, he had acquired precisely that sort of information which empowered him to prosecute this mode of life the most successfully. And he commenced, where most wealthy men who have acquired their own fortunes have begun, namely, with small means. Contented with the minute gains of an obscure retail trader, and willing to perform any labor, however humble and arduous, by which those gains could be secured, he was determined to be rich, and adopted that system of business which would most effectually insure that result, making it a fixed principle to practice the most rigid economy; to shut his heart against all the blandishments of life; to stand to the last farthing, if that farthing was his due; to bar out all those impulses which might in small objects take money from his purse; to saw down his measure when that measure was too large; to plead the statute of limitations against a just claim, because he had a right to do so by the law; to use men as mere tools to accomplish his own purposes; to pay only what he had contracted to pay to his long-tried and faithful cashier, who had been the cause of much of his good fortune; and when he died in his service, to manifest the most hardened and unnatural indifference to his death, without making the least provision for his family, or to express one sentiment of regret at his loss, or gratitude for the solid services which he had performed for him.

But the man who would thus violate the ordinary impulses of a feeling and generous nature, when large objects connected with his commercial views were to be obtained, was found foremost in the liberal aids which were granted for their accomplishment. He who would haggle and chaffer for a penny, was willing to bestow thousands for the pecuniary relief of fiscal pressure, and while he cur-

tailed the watchman of his bank of his customary dole of a great-coat on a Christmas-day, he would give large sums for the furtherance of the local improvement of his adopted city and state. If we were to specify the prominent point of his character, we should mention a feature that would, perhaps, be the last that was supposed to belong to this individual—*ambition*! He sought money, not from avarice, but from a desire of power. Denied the advantages of that education which so directly tends to the enlargement, refinement, and polish of the mind, he knew that he could not obtain distinction from this source, and his vulgar person, scarred by the Almighty, while it made him conscious that he would never be made the subject of personal respect, served, perhaps, to give him a misanthropic and morose cast of mind. Money, then, was the only avenue by which he could obtain the eminence that he coveted, not wealth to be dissipated in rich saloons, and splendid equipages, and liveried servants bearing his badge—for a carriage and four would have been little befitting his character—but money to be exercised as the Archimedian lever by which he could move the fiscal world. The desire of this, as the means of influence, was the master-spirit which conquered his soul, and paralyzed all other feelings, and it had grown to such a strength that sympathy for his kind seldom enlivened the solitude of his heart.

“Like monumental bronze, unchanged his look—
A soul which pity never touch’d or shook—
Train’d from his lowly cradle to his bier,
The fierce extremes of good and ill to brook,
Unchanging, fearing but the charge of fear—
A stoic of the mart, a man without a tear.”

It may be well to draw a brief sketch of the domestic life and habitudes of Mr. Girard; and in the first place we would attempt to portray his personal appearance. His

form was low and square, although muscular, with feet large, and his entire person and address exhibiting the aspect of a rough old sailor. Nor was his countenance calculated to alter the impression that would be likely to be produced by the appearance of his person. A face dark, and colorless, and cold, although deeply marked with the lines of thought, indicated a man who had been accustomed to the hard fare of life; and it possessed an iron, or as it has been, perhaps, more properly designated, a stone-like expression. His "wall-eye" seemed to add to that air of general abstraction that was evinced by his general demeanor, whether engaged in his domestic offices, or the more active business of his banking operations. But the dull eye which seemed ordinarily to sleep in its socket, and whose predominant expression was cunning, sometimes kindled, as if with fire, when any topic adapted to his taste was pressed upon his attention. His mind appeared to be engaged less upon the little details of his business than in projecting those great projects of mercantile speculation which tended so directly to swell his coffers, and yet he was scrupulous in his devotion to all those minute points of business which fell within the wide circle of his enterprises. But if a ship was to be built, or a house constructed, or a vessel to be freighted, his presence was seldom wanting to superintend and direct the most unimportant details. From the year 1812 he was partially defective in the hearing of one ear, and as he could only speak in broken English, and seldom conversed, excepting upon business, this circumstance threw around his character an air of even greater mystery. His ordinary style of dress was in exact keeping with his plain and homely traits. Although apparently identified in habits and feelings with our American institutions, and possessing no prejudice in favor of his native country, he constantly wore an old coat cut in the French style, and remarkable

only for its antiquity, generally preserving the same garment in constant use for four or five years. Nor did he maintain a costly equipage, as would have seemed to be natural for one who had such large means at his command. An old chair, distinguished chiefly for its rickety construction, as well as its age, which he at last caused to be painted and marked with the letters S. G., drawn by an indifferent horse, suited to such a vehicle, was used in his daily journey to the Neck, where lay his farm, to the laborious cultivation of which he devoted the greater portion of his leisure time. But even here, where it might have been supposed that he would have exercised the ordinary rights of hospitality, no friend was welcomed with a warm greeting. In one instance an acquaintance was invited to witness his improvements, and was shown to a strawberry-bed which had been, in the greater part, gleaned of its contents, and told that he might gather the fruit in that bed, when the owner took leave, stating that he must go to work in a neighboring bed. That friend, finding that this tract had been nearly stripped of its fruit by his predecessors, soon strayed to another tract, which appeared to bear more abundantly, when he was accosted by Mr. Girard—"I told you," said he, "that you might gather strawberries only in that bed." Such was his hospitality.

Behind the cold and abstract exterior exhibited by this man in his ordinary intercourse with the world, there raged the most violent passions, which were lavished liberally upon his old and faithful clerk, Mr. Roberjot. Yet to his superiors in standing and education he was deferential, and seemed to lay great stress upon inherited rank. Peculiarly was that feeling expressed in his respect for John Quincy Adams, whom he professed to regard, not only for his high intellectual and moral traits, but from the fact that he belonged to, what he called, a great and old family, which had been long identified with the progress of the govern-

ment. There seemed, indeed, to lurk in the character of this individual, appreciations which the world could not understand—a deep sagacity, a just discrimination of what was right and proper, and a practical knowledge of the relations of things; and while other men were supposing that his mind was removed from the objects that surrounded him, he was, in the solitude of his reflections, laying up treasures of knowledge, the result of observation and experience, which enabled him to act with that promptitude and success that made his mercantile judgment almost the certain test of truth. He belonged, in fact, to that small class of men whom the world do not understand, and accordingly do not appreciate. Removed in their intellectual habitudes from the temporary and minute details of daily life, yet closely observant of the facts which surround them, their opinions are not colored by those of other men, and their powers are felt only by the results. Of his opinions, it is easy to form a correct judgment. A citizen of this country, and identified with its interests—a country, whose liberal institutions had not only afforded him a home, but provided ample scope for his largest enterprises, and a basis for his most solid fortunes—it was his interest, as well as his pride, to foster those institutions by all the aid within his power, for their welfare was his own. Accordingly, we find him bestowing that aid upon all those public objects which were within his reach; and it is, perhaps, more just to attribute this assistance to a strong desire to promote the public good, than from a wish to secure a large return for an investment. His former habitudes of living had accustomed him to a plain and frugal scale of expenditure, and that rigid personal economy he preserved through his long life, as much from habit as from principle; since he knew that large fortunes were acquired by the ordinary process, only by rigid commercial exactitude and frugality. Thus while his freights were vexing every sea, and his influence

extending throughout a wide circle of mercantile action, he was contented to drive his shabby carriage in his homely garb from his bank to his farm, and it is not unlikely that he took a secret pride in that contrast which was exhibited between the splendor of his wealth, and the almost odious aspect of his personal appearance and address. The religious sentiments which he maintained, and that he was unwilling to disguise, were of the school of Rousseau and Voltaire; and so deeply did he venerate their characters, that the marble busts of these two scholars were, we believe, the only works of art that adorned his confined chamber, and a complete set of the writings of the latter author, together with a few treatises on gardening, were the only volumes which constituted the library of his dwelling-house. The respect with which he regarded the names of these individuals, we have already seen evinced in the beautiful ships which, from time to time, were dispatched by him from the port of Philadelphia. He appears, indeed, to have preserved throughout life a stoicism in his merely speculative opinions, which referred all surrounding circumstances to second causes, rather than to their true source. A total disbeliever in the Christian system, he was still willing to bestow large sums upon different Christian denominations, bounties which took effect while he was yet alive. But although he would grant large aids to large objects, he withheld assistance from deserving subjects of individual benevolence. No man sought his alms with a prospect of relief, and beggary departed from his door hungry as when it came.

His doctrine appears to have been this: that the granting of small sums to obscure objects, that the opening of his heart to those appeals which would naturally be made upon the wealth of so opulent a man, would have diminished his chances of bestowing his bounties upon those important subjects which would redound to his name. And

it was necessary to understand his peculiar self-will, and the character of his temper, to obtain aids at all. The solicitor for aid, who made small demands upon his charity, was relieved with thousands; the individual who came before him in the spirit of exaction, was put away with nothing. In transactions of business, all his affairs were set down to the account of loss and profit; and in his dealings with others, the same principle was required to be acted on. Up before the morning lark, he soundly berated his own workmen who permitted him to gain the precedence in time; and unceasing labor, which allowed but little relaxation, excepting that which was required by nature, was the master-genius of his life. When one of the younger Barings was in the city of Philadelphia, but a few years since, he supposed that he might excite an agreeable surprise to Mr. Girard by informing him of the safe arrival of his ship, the *Voltaire*, from India. Accordingly, having engaged a carriage, he proceeded to the farm of the banker, in Passyunk, and immediately sought for Mr. Girard. "Where is Mr. Girard?" inquired the Englishman. "In the hay-loft," he was answered. "Inform him that I wish to see him," was no sooner said than the banker, with his sleeves rolled up, was before him. "I came to inform you," said the Englishman, "that your ship, the *Voltaire*, has arrived safely." "I knew that she would reach port safely," replied Girard, "my ships always arrive safe; she is a good ship. Mr. Baring, you must excuse me; *I am much engaged in my hay*;" and he mounted again to his hay-loft.

A life of such unceasing and severe labor, now protracted to the eighty-second year, could not hold out long. During the previous year, in 1830, having nearly lost the use of his eye, he was frequently seen groping in the vestibule of his bank, disregarding the assistance of others, a species of temerity which, as it proved, nearly cost him his

life; for, crossing Second-street and Market, a dearborn wagon rapidly drove by, and nearly took off his ear, and bruised his face, having struck furiously against his head, and prostrated his person; an injury which proved serious and permanent. By this accident the whole of his right ear was nearly lost, and his eye, which was before opened but slightly, was entirely shut; and from that time his flesh was gradually wasted away, and his health declined. Mr. Girard had long regarded death with apparent indifference, having stated many years previously that it fell within the course of nature that his life should terminate, even at that period. And this event was soon to be realized. During the month of December he was attacked with a species of influenza, which, considering his age, he could hardly be supposed to withstand. The disease gradually undermined his system until the 26th of that month, when he expired, in a back room of the third story of his house in Water-street, having exhibited a life of perseverance, labor, economy, and successful enterprise, of which there are but few examples upon record. But we are furnished with a clear insight into the character of the man, from the import of his will, which we embrace in this memoir, as follows:

I, STEPHEN GIRARD, of the City of Philadelphia, in the Commonwealth of Pennsylvania, Mariner and Merchant, being of sound mind, memory, and understanding, do make and publish this my last Will and Testament, in manner following; that is to say:

I. I give and bequeath unto "The Contributors to the Pennsylvania Hospital, of which corporation I am a member, the sum of *thirty thousand dollars*, upon the following conditions, namely, that the said sum shall be added to their capital, and shall remain a part thereof forever, to be placed at interest, and the interest thereof to be applied, *in the first place*, to pay to my black woman Hannah (to whom I hereby give her freedom), the sum of two hundred dollars per year, in quarterly payments of fifty dollars each, in advance, during all the term of her life; and, *in the second place*, the said interest to be applied to the use and

accommodation of the sick in the said hospital, and for providing, and at all times having, competent matrons, and a sufficient number of nurses and assistant nurses, in order not only to promote the purposes of the said hospital, but to increase this last class of useful persons, much wanted in our city.

II. I give and bequeath to "The Pennsylvania Institution for the Deaf and Dumb," the sum of *twenty thousand dollars*, for the use of that institution.

III. I give and bequeath to "The Orphan Asylum of Philadelphia," the sum of *ten thousand dollars*, for the use of that institution.

IV. I give and bequeath to "The Comptrollers of the Public Schools for the City and County of Philadelphia," the sum of *ten thousand dollars*, for the use of the schools upon the Lancaster system, in the first section of the first school district of Pennsylvania.

V. I give and bequeath to "The Mayor, Aldermen, and Citizens of Philadelphia," the sum of *ten thousand dollars*, in trust, safely to invest the same in some productive fund, and with the interest and dividends arising therefrom to purchase fuel, between the months of March and August in every year forever, and in the month of January in every year forever, distribute the same among poor white housekeepers and room-keepers, of good character, residing in the city of Philadelphia.

VI. I give and bequeath to the Society for the relief of poor and distressed Masters of Ships, their Widows and Children (of which society I am a member), the sum of *ten thousand dollars*, to be added to their capital stock, for the uses and purposes of said society.

VII. I give and bequeath to the gentlemen who shall be trustees of the Masonic Loan, at the time of my decease, the sum of *twenty thousand dollars*, including therein ten thousand and nine hundred dollars due to me, part of the Masonic Loan, and any interest that may be due thereon at the time of my decease, in trust for the use and benefit of "The Grand Lodge of Pennsylvania, and Masonic Jurisdiction thereto belonging," and to be paid over by said trustees to this said Grand Lodge, for the purpose of being invested in some safe stock or funds, or other good security, and the dividends and interest arising therefrom to be again so invested and added to the capital, without applying any part thereof to any other purpose, until the whole capital shall amount to thirty thousand dollars, when the same shall forever after remain a permanent fund or capital, of the said amount of thirty thousand dollars, the interest whereof shall be applied from time to time to the relief of poor and respectable brethren; and in order that the real and benevolent purposes of masonic institutions may be attained, I recommend

to the several lodges not to admit to membership, or to receive members from other lodges, unless the applicants shall absolutely be men of sound and good morals.

VIII. I give and bequeath unto Philip Peltz, John Lentz, Francis Hesley, Jacob Baker, and Adam Young, of Passyunk township, in the county of Philadelphia, the sum of *six thousand dollars*, in trust, that they or the survivors or survivor of them shall purchase a suitable piece of ground, as near as may be in the center of said township, and thereon erect a substantial brick building, sufficiently large for a school-house, and the residence of a schoolmaster, one part thereof for poor male white children, and the other part for poor female white children, of said township; and as soon as the said school-house shall have been built, that the said trustees or survivors or survivor of them, shall convey the said piece of ground and house thereon erected, and shall pay over such balance of said sum as may remain unexpended to any board of directors and their successors, in trust, which may at the time exist or be by law constituted, consisting of at least twelve discreet inhabitants of the said township, and to be annually chosen by the inhabitants thereof; the said piece of ground and house to be carefully maintained by said directors and their successors solely for the purposes of a school as aforesaid, forever, and the said balance to be securely invested as a permanent fund, the interest thereof to be applied from time to time toward the education in the said school of any number of such poor white children of said township; and I do hereby recommend to the citizens of said township to make additions to the fund whereof I have laid the foundation.

IX. I give and devise my house, and lot of ground thereto belonging, situate in rue Ramouet aux Chartrons, near the city of Bordeaux, in France, and the rents, issues, and profits thereof, to my brother, Etienne Girard, and my niece Victoire Fenellon (daughter of my late sister Sophia Girard Capayron), both residing in France, in equal moieties for the life of my said brother, and, on his decease, one moiety of the said house and lot to my said niece Victoire, and her heirs forever, and the other moiety to the six children of my said brother, namely, John Fabricius, Marguerite, Ann Henriette, Jean August, Marie, and Madeleine Henriette, share and share alike (the issue of any deceased child, if more than one, to take among them the parent's share) and their heirs forever.

X. I give and bequeath to my said brother, Etienne Girard, the sum of *five thousand dollars*, and the like sum of *five thousand dollars* to each of his six children above named: if any of the said children shall die

prior to the receipt of his or her legacy of five thousand dollars, the said sum shall be paid, and I give and bequeath the same to any issue of such deceased child, if more than one, share and share alike.

XI. I give and bequeath to my said niece, Victoire Fenellon, the sum of *five thousand dollars*.

XII. I give and bequeath absolutely to my niece, Antoinetta, now married to Mr. Hemphill, the sum of *ten thousand dollars*, and I also give and bequeath to her the sum of *fifty thousand dollars*, to be paid over to a trustee or trustees to be appointed by my executors, which trustee or trustees shall place and continue the said sum of fifty thousand dollars upon good security, and pay the interest and dividends thereof as they shall from time to time accrue, to my said niece for her separate use, during the term of her life, and from and immediately after her decease, to pay and distribute the capital to and among such of her children and the issue of deceased children, and in such parts and shares as she the said Antoinetta, by an instrument under her hand and seal, executed in the presence of at least two credible witnesses, shall direct and appoint, and for default of such appointment, then to and among the said children and issue of deceased children in equal shares, such issue of deceased children, if more than one, to take only the share which their deceased parent would have taken if living.

XIII. I give and bequeath unto my niece Carolina, now married to Mr. Haslam, the sum of *ten thousand dollars*; to be paid over to a trustee or trustees to be appointed by my executors, which trustee or trustees shall place and continue the said money upon good security, and pay the interest and dividends thereof from time to time as they shall accrue, to my said niece for her separate use, during the term of her life: and from and immediately after her decease, to pay and distribute the capital to and among such of her children, and issue of deceased children, and in such parts and shares as she the said Carolina, by any instrument under her hand and seal, executed in the presence of at least two credible witnesses, shall direct and appoint, and for default of such appointment, then to and among the said children, and issue of deceased children, in equal shares, such issue of deceased children, if more than one, to take only the share which the deceased parent would have taken if living; but if my said niece Carolina shall leave no issue, then the said trustee or trustees, on her decease, shall pay the said capital, and any interest accrued thereon, to and among Caroline Lallemand (niece of the said Carolina), and the children of the aforesaid Antoinetta Hemphill, share and share alike.

XIV. I give and bequeath to my niece Henrietta, now married to Dr.

Clark, the sum of *ten thousand dollars*; and I give and bequeath to her daughter Caroline (in the last clause above named), the sum of *twenty thousand dollars*—the interest of said sum of twenty thousand dollars, or so much thereof as may be necessary, to be applied to the maintenance and education of the said Caroline during her minority, and the principal, with any accumulated interest, to be paid to the said Caroline on her arrival at the age of twenty-one years.

XV. Unto each of the captains who shall be in my employment at the time of my decease, either in port, or at sea, having charge of one of my ships or vessels, and having performed at least two voyages in my service, I give and bequeath the sum of *fifteen hundred dollars*—provided he shall have brought safely into the port of Philadelphia, or if at sea at the time of my decease, shall bring safely into that port, my ship or vessel last intrusted to him, and also that his conduct during the last voyage shall have been in every respect conformable to my instructions to him.

XVI. All persons, who, at the time of my decease, shall be bound to me by indenture, as apprentices or servants, and who shall then be under age, I direct my executors to assign to suitable masters immediately after my decease, for the remainder of their respective terms, on conditions as favorable as they can in regard to education, clothing, and freedom dues: to each of the said persons in my service, and under age at the time of my decease, I give and bequeath the sum of *five hundred dollars*, which sums respectively I direct my executors safely to invest in public stock, to apply the interest and dividends thereof toward the education of the several apprentices or servants, for whom the capital is given respectively, and at the termination of the apprenticeship or service of each, to pay to him or her the said sum of five hundred dollars, and any interest accrued thereon, if any such interest shall remain unexpended; in assigning any indenture, preference shall be given to the mother, father, or next relation, as assignee, should such mother, father, or relative desire it, and be at the same time respectable and competent.

XVII. I give and bequeath to Francis Hesley (son of Mrs. S. Hesley, who is mother of Marianne Hesley), the sum of *one thousand dollars*, over and above such sum as may be due to him at my decease.

XVIII. I charge my real estate in the State of Pennsylvania with the payment of the several annuities or sums following (the said annuities to be paid by the treasurer or other proper officers of the city of Philadelphia, appointed by the corporation thereof for the purpose, out of the rents and profits of said real estate hereinafter directed to be kept constantly rented), namely:

1st. I give and bequeath to Mrs. Elizabeth Ingersoll, widow of Jared Ingersoll, Esq., late of the city of Philadelphia, counsellor at law, an annuity, or yearly sum of *one thousand dollars*, to be paid in half-yearly payments, in advance, of five hundred dollars each, during her life.

2d. I give and bequeath to Mrs. Catherine Girard, now widow of Mr. J. B. Hoskins, who died in the Isle of France, an annuity, or yearly sum of *four hundred dollars*, to be paid in half-yearly payments, in advance, of two hundred dollars each, during her life.

3d. I give and bequeath to Mrs. Jane Taylor, my present housekeeper (the widow of the late Captain Alexander Taylor, who was master of my ship *Helvetius*, and died in my employment), an annuity, or yearly sum of *five hundred dollars*, to be paid in half-yearly payments, in advance, of two hundred and fifty dollars each, during her life.

4th. I give and bequeath to Mrs. S. Hesley, my housekeeper at my place in Passyunk township, an annuity, or yearly sum of *five hundred dollars*, to be paid in half-yearly payments, in advance, of two hundred and fifty dollars each, during her life.

5th. I give and bequeath to Marianne Hesley, daughter to Mrs. S. Hesley, an annuity, or yearly sum of *three hundred dollars*, to be paid to her mother, for her use, in half-yearly payments, in advance, of one hundred and fifty dollars each, until the said Marianne shall have attained the age of twenty-one years, when the said annuity shall cease, and the said Marianne will receive the five hundred dollars given to her and other indented persons, according to the clause XVI. of this Will.

6th. I give and bequeath to my late housekeeper, Mary Kenton, an annuity, or yearly sum of *three hundred dollars*, to be paid in half-yearly payments, in advance, of one hundred and fifty dollars each, during her life.

7. I give and bequeath to Mrs. Deborah Scott, sister of Mary Kenton, and wife of Mr. Edwin T. Scott, an annuity, or yearly sum of *three hundred dollars*, to be paid in half-yearly payments, in advance, of one hundred and fifty dollars each, during her life.

8th. I give and bequeath to Mrs. Catherine M'Laren, sister of Mary Kenton, and wife of Mr. M'Laren, an annuity, or yearly sum of *three hundred dollars*, to be paid in half-yearly payments, in advance, of one hundred and fifty dollars each, during her life.

9th. I give and bequeath to Mrs. Amelia G. Taylor, wife of Mr. Richard M. Taylor, an annuity, or yearly sum of *three hundred dollars*, to

be paid in half-yearly payments, in advance, of one hundred and fifty dollars each, during her life.

XIX. All that part of my real and personal estate, near Washita, in the State of Louisiana, the said real estate consisting of upwards of two hundred and eighty thousand arpens, or acres of land, and including therein the settlement hereinafter mentioned, I give, devise, and bequeath, as follows, namely: 1. I give, devise, and bequeath to the Corporation of the city of New Orleans, their successors and assigns, all that part of my real estate, constituting the settlement formed on my behalf by my particular friend, Judge Henry Bree, of Washita, consisting of upwards of one thousand arpens, or acres of land, with the appurtenances and improvements thereon, and also all the personal estate thereto belonging, and thereon remaining, including upwards of thirty slaves now on said settlement, and their increase, in trust, however, and subject to the following reservations:

I desire, that no part of the said estate or property, or the slaves thereon, or their increase, shall be disposed of or sold for the term of twenty years from and after my decease, should the said Judge Henry Bree survive me and live so long, but that the said settlement shall be kept up by the said Judge Henry Bree, for and during said term of twenty years, as if it was his own; that is, it shall remain under his sole care and control; he shall improve the same by raising such produce as he may deem most advisable, and after paying taxes, and all expenses in keeping up the settlement, by clothing the slaves and otherwise, he shall have and enjoy for his own use, all the net profits of said settlement. Provided, however, and I desire that the said Judge Henry Bree, shall render, annually, to the Corporation of the city of New Orleans, a report of the state of the settlement, the income and expenditure thereof, the number and increase of the slaves, and the net result of the whole. I desire that, at the expiration of the said term of twenty years, or on the decease of the said Judge Henry Bree, should he not live so long, the land and improvements forming said settlement, the slaves thereon, or thereto belonging, and all other appurtenant personal property, shall be sold, as soon as the said corporation shall deem it advisable to do so, and the proceeds of the said sale or sales shall be applied by the said corporation to such uses and purposes as they shall consider most likely to promote the health and general prosperity of the inhabitants of the city of New Orleans. But, until the said sale shall be made, the said corporation shall pay all taxes, prevent waste or intrusion, and so manage the said settlement and the slaves, and their increase thereon, as to derive an income, and the said income shall be applied, from time to time, to

the same uses and purposes for the health and general prosperity of the said inhabitants.

2. I give, devise, and bequeath to the mayor, aldermen, and citizens of Philadelphia, their successors and assigns, two undivided third parts of all the rest and residue of my said real estate, being the lands unimproved near Washita, in the said State of Louisiana, in trust, that, in common with the Corporation of the city of New Orleans, they shall pay the taxes on the said lands, and preserve them from waste or intrusion, for the term of ten years from and after my decease, and at the end of the said term, when they shall deem it advisable to do so, shall sell and dispose of their interest in said lands gradually from time to time, and apply the proceeds of such sales to the same uses and purposes hereinafter declared and directed, of and concerning the residue of my personal estate.

3. And I give, devise, and bequeath to the Corporation of the city of New Orleans, their successors and assigns, the remaining one undivided third part of the said lands, in trust, in common with the mayor, aldermen, and citizens of Philadelphia, to pay the taxes on the said lands, and preserve them from waste and intrusion, for the term of ten years from and after my decease, and, at the end of the said term, when they shall deem it advisable to do so, to sell and dispose of their interest in said lands gradually from time to time, and to apply the proceeds of such sale to such uses and purposes as the said corporation may consider most likely to promote the health and general prosperity of the inhabitants of the city of New Orleans.

XX. And, whereas, I have been for a long time impressed with the importance of educating the poor, and of placing them, by the early cultivation of their minds, and the development of their moral principles, above the many temptations to which, through poverty and ignorance, they are exposed; and I am particularly desirous to provide for such a number of poor male white orphan children, as can be trained in one institution, a better education, as well as a more comfortable maintenance, than they usually receive from the application of the public funds: and, whereas, together with the object just adverted to, I have sincerely at heart the welfare of the city of Philadelphia, and, as a part of it, am desirous to improve the neighborhood of the river Delaware, so that the health of the citizens may be promoted and preserved, and that the eastern part of the city may be made to correspond better with the interior. Now, I do give, devise, and bequeath *all the residue and remainder of my real and personal estate* of every sort and kind wheresoever situate (the real estate in Pennsylvania charged as aforesaid),

unto "the mayor, aldermen, and citizens of Philadelphia," their successors and assigns, in trust, to and for the several uses, intents, and purposes, hereinafter mentioned and declared of and concerning the same, that is to say: so far as regards my real estate in Pennsylvania, in trust, that no part thereof shall ever be sold or alienated by the said mayor, aldermen, and citizens of Philadelphia, or their successors, but the same shall forever thereafter be let from time to time, to good tenants, at yearly or other rents, and upon leases in possession not exceeding five years from the commencement thereof, and that the rents, issues, and profits arising therefrom, shall be applied toward keeping that part of the said real estate situate in the city and liberties of Philadelphia constantly in good repair (parts elsewhere situate to be kept in repair by the tenants thereof respectively), and toward improving the same, whenever necessary, by erecting new buildings; and that the net residue (after paying the several annuities herein before provided for), be applied to the same uses and purposes as are herein declared of and concerning the residue of my personal estate; and so far as regards my real estate in Kentucky, now under the care of Messrs. Triplett and Brumley, in trust, to sell and dispose of the same, whenever it may be expedient to do so, and to apply the proceeds of such sale to the same uses and purposes as are herein declared of and concerning the residue of my personal estate.

XXI. And so far as regards the residue of my personal estate, in trust, as to *two millions of dollars*, part thereof, to apply and expend so much of that sum as may be necessary, in erecting, as soon as practicably may be, in the centre of my square of ground between High and Chestnut streets, and Eleventh and Twelfth streets, in the city of Philadelphia (which square of ground I hereby devote for the purposes hereinafter stated, and for no other, forever), a permanent college, with suitable out-buildings, sufficiently spacious for the residence and accommodation of at least three hundred scholars, and the requisite teachers and other persons necessary in such an institution as I direct to be established, and in supplying the said college and outbuildings with decent and suitable furniture, as well as books, and all things needful to carry into effect my general design.

• The said college shall be constructed with the most durable materials, and in the most permanent manner, avoiding needless ornament, and attending chiefly to the strength, convenience, and neatness of the whole: it shall be at least one hundred and ten feet east and west, and one hundred and sixty feet north and south, and shall be built on lines parallel with High and Chestnut streets, and Eleventh and Twelfth streets,

provided those lines shall constitute at their junction right angles: it shall be three stories in height, each story at least fifteen feet high in the clear from the floor to the cornice: it shall be fire-proof inside and outside. The floors and the roof to be formed of solid materials, on arches turned on proper centers, so that no wood may be used, except for doors, windows, and shutters: cellars shall be made under the building, solely for the purposes of the institution; the doors to them from the outside shall be on the east and west of the building, and access to them from the inside shall be had by steps, descending to the cellar-floor from each of the entries or halls hereinafter mentioned, and the inside cellar-doors to open under the stairs on the northeast and northwest corners of the northern entry, and under the stairs on the southeast and southwest corners of the southern entry; there shall be a cellar-window under and in line with each window in the first story—they shall be built one half below, the other half above the surface of the ground, and the ground outside each window shall be supported by stout walls; the sashes should open inside, on hinges, like doors, and there should be strong iron-bars outside each window; the windows inside and outside should not be less than four feet wide in the clear: there shall be in each story four rooms, each room not less than fifty feet square in the clear; the four rooms on each floor to occupy the whole space east and west on such floor or story, and the middle of the building north and south; so that in the north of the building, and in the south thereof, there may remain a space of equal dimensions, for an entry or hall in each, for stairs, and landings: in the northeast and in the northwest corners of the northern entry or hall on the first floor, stairs shall be made so as to form a double staircase, which shall be carried up through the several stories; and, in like manner, in the southeast and southwest corners of the southern entry or hall, stairs shall be made, on the first floor, so as to form a double staircase, to be carried up through the several stories; the steps of the stairs to be made of smooth white marble, with plain square edges, each step not to exceed nine inches in the rise, nor to be less than ten inches in the tread: the outside and inside foundation walls shall be at least ten feet high in the clear from the ground to the ceiling; the first floor shall be at least three feet above the level of the ground around the building, after that ground shall have been so regulated as that there shall be a gradual descent from the center to the side of the square formed by High and Chestnut and Eleventh and Twelfth streets; all the outside foundation walls, forming the cellars, shall be three feet six inches thick up to the first floor, or as high as may be necessary to fix the centers for the first floor; and the inside

foundation wall, running north and south, and the three inside foundation walls running east and west (intended to receive the interior walls for the four rooms, each not less than fifty feet square in the clear, above mentioned) shall be three feet thick up to the first floor, or as high as may be necessary to fix the centers for the first floor; when carried so far up, the outside walls shall be reduced to two feet in thickness, leaving a recess outside of one foot, and inside of six inches—and when carried so far up, the inside foundation walls shall also be reduced, six inches on each side, to the thickness of two feet; centers shall then be fixed on the various recesses of six inches throughout, left for the purpose, the proper arches shall be turned, and the first floor laid; the outside and the inside wall shall then be carried up to the thickness of two feet throughout, as high as may be necessary to begin the recess intended to fix the centers of the second floor, that is, the floor of the four rooms, each not less than fifty feet square in the clear, and for the landing in the north, and the landing in the south of the building, where the stairs are to go up; at this stage of the work, a chain, composed of bars of inch-square iron, each bar about ten feet long, and linked together by hooks formed of the ends of the bars, shall be laid straightly and horizontally along the several walls, and shall be as tightly as possibly worked into the center of them throughout, and shall be secured whenever necessary, especially at all the angles, by iron clamps solidly fastened, so as to prevent cracking or swerving in any part; centers shall then be laid, the proper arches turned for the second floor and landings, and the second floor and landings shall be laid; the outside and the inside walls shall then be carried up of the same thickness of two feet throughout, as high as may be necessary to begin, in the recess intended, to fix the centers for the third floor and landings, and, when so far carried up, another chain, similar in all respects to that used at the second story, shall be in like manner worked into the walls throughout, as tightly as possible, and clamped in the same way with equal care; centers shall be formed, the proper arches turned, and the third floor and landings shall be laid; the outside and the inside walls shall then be carried up, of the same thickness of two feet throughout, as high as may be necessary to begin the recess intended to fix the centers for the roof; and, when so carried up, a third chain, in all respects like those used at the second and third stories, shall, in the manner before described, be worked as tightly as possible into the walls throughout, and shall be clamped with equal care: centers shall now be fixed in the manner best adapted for the roof, which is to form the ceiling for the third story, the proper arches shall be turned, and the roof shall be laid

as nearly horizontally as may be, consistently with the easy passage of water to the eaves: the outside walls, still of the thickness of two feet throughout, shall then be carried up about two feet above the level of the platform, and shall have marble capping, with a strong and neat iron-railing thereon. The outside walls shall be faced with slabs or blocks of marble or granite, not less than two feet thick, and fastened together with clamps securely sunk therein; they shall be carried up flush from the recess formed at the first floor where the foundation outside wall is reduced to two feet: the floors and landings, as well as the roof, shall be covered with marble slabs, securely laid in mortar; the slabs on the roof to be twice as thick as those on the floors. In constructing the walls, as well as in turning the arches, and laying the floors, landings, and roof, good and strong mortar and grout shall be used, so that no cavity whatever may anywhere remain. A furnace or furnaces for the generation of heated air shall be placed in the cellar, and the heated air shall be introduced in adequate quantity, wherever wanted, by means of pipes and flues inserted and made for the purpose in the walls, and as those walls shall be constructed. In case it shall be found expedient, for the purposes of a library, or otherwise, to increase the number of rooms, by dividing any of those directed to be not less than fifty feet square in the clear, into parts, the partition walls to be of solid materials. A room most suitable for the purpose, shall be set apart for the reception and preservation of my books and papers, and I direct that they shall be placed there by my executors, and carefully preserved therein. There shall be two principal doors of entrance into the college, one into the entry or hall on the first floor, in the north of the building, and in the center between the east and west walls, the other in the entry or hall in the south of the building, and in the center between the east and west walls; the dimensions to be determined by a due regard to the size of the entire building, to that of the entry, and to the purpose of the doors. The necessity for, as well as the position and size of other doors, internal or external, and also the position and size of the windows, to be, in like manner, decided on by a consideration of the uses to which the building is to be applied, the size of the building itself, and of the several rooms, and of the advantages of light and air: there should in each instance be double doors, those opening into the rooms to be what are termed glass doors, so as to increase the quantity of light for each room, and those opening outward to be of substantial woodwork, well lined and secured; the windows of the second and third stories I recommend to be made in the style of those in the first and second stories of my present dwelling-house, North Water-

street, on the eastern front thereof; and outside each window, I recommend that a substantial and neat iron balcony be placed, sufficiently wide to admit the opening of the shutters against the walls; the windows of the lower story to be in the same style, except that they are not to descend to the floor, but so far as the surbase, up to which the wall is to be carried, as is the case in the lower story of my house at my place in Passyunk township. In minute particulars not here noticed, utility and good taste should determine. There should be at least four outbuildings, detached from the main edifice and from each other, and in such positions as shall at once answer the purposes of the institution, and be consistent with the symmetry of the whole establishment. Each building should be, as far as practicable, devoted to a distinct purpose; in that one or more of those buildings, in which they may be most useful, I direct my executors to place my plate and furniture of every sort.

The entire square, formed by High and Chestnut streets, and Eleventh and Twelfth streets, shall be inclosed with a solid wall, at least fourteen inches thick, and ten feet high, capped with marble, and guarded with irons on the top, so as to prevent persons from getting over; there shall be two places of entrance into the square, one in the centre of the wall facing High-street, and the other in the centre of the wall facing Chestnut-street: at each place of entrance there shall be two gates, one opening inward, and the other outward, those opening inward to be of iron, and in the style of the gates north and south of my banking house; and those opening outward to be of substantial wood work, well lined and secured on the faces thereof with sheet-iron. The messuages now erected on the southeast corner of High and Twelfth streets, and on Twelfth-street, to be taken down and removed as soon as the college and out-buildings shall have been erected, so that the establishment may be rendered secure and private.

When the college and appurtenances shall have been constructed and supplied with plain and suitable furniture and books, philosophical and experimental instruments and apparatus, and all other matters needful to carry my general design into execution, the income, issues, and profits of so much of the said sum of two millions of dollars as shall remain unexpended, shall be applied to maintain the said college according to my directions.

1. The institution shall be organized as soon as practicable, and to accomplish the purpose more effectually, due public notice of the intended opening of the college shall be given—so that there may be an opportunity to make selections of competent instructors, and other

agents, and those who may have the charge of orphans may be aware of the provision intended for them.

2. A competent number of instructors, teachers, assistants, and other necessary agents shall be selected, and when needful, their places, from time to time, supplied: they shall receive adequate compensation for their services; but no person shall be employed, who shall not be of tried skill in his or her proper department, of established moral character, and in all cases persons shall be chosen on account of their merit, and not through favor or intrigue.

3. As many poor white male orphans, between the age of six and ten years, as the said income shall be adequate to maintain, shall be introduced into the college as soon as possible; and from time to time, as there may be vacancies, or as increased ability from income may warrant, others shall be introduced.

4. On the application for admission, an accurate statement should be taken in a book, prepared for the purpose, of the name, birthplace, age, health, condition as to relatives, and other particulars useful to be known of each orphan.

5. No orphans should be admitted until the guardians or directors of the poor, or a proper guardian or other competent authority, shall have given, by indenture, relinquishment, or otherwise, adequate power to the mayor, aldermen, and citizens of Philadelphia, or to directors, or others by them appointed, to enforce, in relation to each orphan, every proper restraint, and to prevent relatives or others from interfering with, or withdrawing such orphan from the institution.

6. Those orphans, for whose admission application shall first be made shall be first introduced, all other things concurring—and at all future times, priority of application shall entitle the applicant to preference in admission, all other things concurring; but if there shall be, at any time, more applicants than vacancies, and the applying orphans shall have been born in different places, a preference shall be given—*first*, to orphans born in the city of Philadelphia; *secondly*, to those born in any other part of Pennsylvania; *thirdly*, to those born in the city of New York (that being the first port on the continent of North America at which I arrived); and *lastly*, to those born in the city of New Orleans, being the first port on the said continent at which I first traded, in the first instance as first officer, and subsequently as master and part owner of a vessel and cargo.

7. The orphans admitted into the college, shall be there fed with plain but wholesome food, clothed with plain but decent apparel (no distinctive dress ever to be worn), and lodged in a plain but safe manner; due

regard shall be paid to their health, and to this end their persons and clothes shall be kept clean, and they shall have suitable and rational exercise and recreation: they shall be instructed in the various branches of a sound education, comprehending reading, writing, grammar, arithmetic, geography, navigation, surveying, practical mathematics, astronomy, natural, chemical, and experimental philosophy, the French and Spanish languages (I do not forbid, but I do not recommend the Greek and Latin languages), and such other learning and science as the capacities of the several scholars may merit or warrant: I would have them taught facts and things, rather than words or signs; and especially, I desire, that by every proper means a pure attachment to our Republican institutions, and to the sacred rights of conscience, as guaranteed by our happy constitutions, shall be formed and fostered in the minds of the scholars.

8. Should it unfortunately happen, that any of the orphans admitted into the college, shall, from malconduct, have become unfit companions for the rest, and mild means of reformation prove abortive, they shall no longer remain therein.

9. Those scholars, who shall merit it, shall remain in the college until they shall respectively arrive at between fourteen and eighteen years of age; they shall then be bound out by the mayor, aldermen, and citizens of Philadelphia, or under their direction, to suitable occupations, as those of agriculture, navigation, arts, mechanical trades, and manufactures, according to the capacities and acquirements of the scholars respectively, consulting, as far as prudence shall justify it, the inclinations of the several scholars, as to the occupation, art, or trade, to be learned.

In relation to the organization of the college and its appendages, I leave, necessarily, many details to the mayor, aldermen, and citizens of Philadelphia, and their successors; and I do so with the more confidence, as, from the nature of my bequests, and the benefits to result from them, I trust that my fellow-citizens of Philadelphia will observe and evince especial care and anxiety in selecting members for their city councils, and other agents.

There are, however, some restrictions, which I consider it my duty to prescribe, and to be, among others, conditions on which my bequest for said college is made, and to be enjoyed, namely; *first*, I enjoin and require, that if at the close of any year, the income of the fund devoted to the purposes of the said college shall be more than sufficient for the maintenance of the institution during that year, then the balance of the said income, after defraying such maintenance, shall be forthwith invested in good securities, thereafter to be and remain a part of the

capital; but in no event, shall any part of the said capital be sold, disposed of, or pledged, to meet the current expenses of the said institution, to which I devote the interest, income, and dividends thereof, exclusively: *secondly*, I enjoin and require that *no ecclesiastic, missionary, or minister of any sect whatever, shall ever hold or exercise any station or duty whatever in the said college; nor shall any such person ever be admitted for any purpose, or as a visitor, within the premises appropriated to the purposes of the said college*:—In making this restriction, I do not mean to cast any reflection upon any sect or person whatsoever; but as there is such a multitude of sects, and such a diversity of opinion among them, I desire to keep the tender minds of the orphans, who are to derive advantage from this bequest, free from the excitement which clashing doctrines and sectarian controversy are so apt to produce; my desire is, that all the instructors and teachers in the college, shall take pains to instill into the minds of the scholars, *the purest principles of morality*, so that, on their entrance into active life, they may, *from inclination and habit*, evince *benevolence toward their fellow-creatures*, and *a love of truth, sobriety, and industry*, adopting at the same time, such religious tenets as their *matured reason* may enable them to prefer. If the income arising from that part of the said sum of two millions of dollars, remaining after the construction and furnishing of the college and out-buildings, shall, owing to the increase of the number of orphans applying for admission, or other cause, be inadequate to the construction of new buildings, or to the maintenance and education of as many orphans as may apply for admission, then such further sum as may be necessary for the construction of new buildings and the maintenance and education of such further number of orphans, as can be maintained and instructed within such buildings as the said square of ground shall be adequate to, shall be taken from the final residuary fund hereinafter expressly referred to for the purpose, comprehending the income of my real estate in the city and county of Philadelphia, and the dividends of my stock in the Schuylkill Navigation Company—my design and desire being, that the benefits of said institution shall be extended to as great a number of orphans, as the limits of the said square and buildings therein can accommodate.

XXII. And as to the further sum of *five hundred thousand dollars*, part of the residue of my personal estate, in trust, to invest the same securely, and to keep the same so invested, and to apply the income thereof exclusively to the following purposes; that is to say:

1. To lay out, regulate, curb, light, and pave a passage or street on the east part of the city of Philadelphia, fronting the river Delaware;

not less than twenty-one feet wide, and to be called *Delaware Avenue*, extending from Vine to Cedar street, all along the east part of Water-street squares, and the west side of the logs, which form the heads of the docks, or thereabouts; and to this intent to obtain such Acts of Assembly, and to make such purchases or agreements, as will enable the mayor, aldermen, and citizens of Philadelphia, to remove or pull down all the buildings, fences, and obstructions which may be in the way, and to prohibit all buildings, fences, or erections of any kind to the eastward of said avenue; to fill up the heads of such of the docks as may not afford sufficient room for the said street; and to compel the owners of wharves to keep them clean, and covered completely with gravel or other hard materials, and to be so leveled that water will not remain thereon after a shower of rain; to completely clean and keep clean all the docks within the limits of the city, fronting on the Delaware; and to pull down all platforms carried out, from the east part of the city over the river Delaware, on piles or pillars.

2. To pull down and remove all wooden buildings, as well those made of wood and other combustible materials, as those called brick-paned, or frame buildings filled in with bricks, that are erected within the limits of the city of Philadelphia, and also to prohibit the erection of any such building, within the said city's limits at any future time.

3. To regulate, widen, pave, and curb Water-street, and to distribute the Schuylkill water therein, upon the following plan, that is to say—that Water-street be widened east and west from Vine-street, all the way to South-street, in like manner as it is from the front of my dwelling to the front of my stores on the west side of Water-street, and the regulation of the curb-stones continued at the same distance from one another as they are at present opposite to the said dwelling and stores, so that the regulation of the said street be not less than thirty-nine feet wide, and afford a large and convenient footway, clear of obstructions and incumbrances of every nature, and the cellar doors on which, if any shall be permitted, not to extend from the buildings on to the footway more than four feet; the said width to be increased gradually, as the fund shall permit, and as the capacity to remove impediments shall increase, until there shall be a correct and permanent regulation of Water-street, on the principles above stated, so that it may run north and south as straight as possible. That the ten feet middle alley, belonging to the public, and running from the center of the east squares to Front street, all the way down across Water-street to the river Delaware, be kept open and cleansed as city property, all the way from Vine to South street; that such part of each center or middle alley as

runs from Front to Water street, be arched over with bricks or stone, in so strong a manner as to facilitate the building of plain and permanent stone steps and platforms, so that they may be washed and kept constantly clean ; and that the continuance of the said alleys, from the east side of Water-street, be curbed all the way to the river Delaware, and kept open forever. (I understand that those middle or center alleys were left open in the first plan of the lots, on the east front of the city, which were granted from the east side of Front-street to the river Delaware, and that each lot on said east front has contributed to make those alleys, by giving a part of their ground in proportion to the size of each lot ; those alleys were in the first instance, and still are, considered public property, intended for the convenience of the inhabitants residing in Front-street, to go down to the river for water and other purposes ; but, owing to neglect or to some other cause, on the part of those who have had the care of the city property, several encroachments have been made on them by individuals, by wholly occupying, or building over them, or otherwise, and in that way the inhabitants, more particularly those who reside in the neighborhood, are deprived of the benefit of that wholesome air, which their opening and cleansing throughout would afford.) That the iron pipes, in Water-street, which, by being of smaller size than those in the other streets, and too near the surface of the ground, cause constant leaks, particularly in the winter season, which in many places render the street impassable, be taken up and replaced by pipes of the same size, quality, and dimensions in every respect, and laid down as deeply from the surface of the ground, as the iron pipes which are laid in the main streets of the city ; and as it respects pumps for Schuylkill water and fire-plugs in Water-street, that one of each be fixed at the southwest corner of Vine and Water streets, and so running southward, one of each near the steps of the center alley, going up to Front-street ; one of each at the southwest corner of Sassafras and Water street ; one of each near the steps of the center alley going up to Front-street ; and so on at every southwest corner of all the main streets and Water-street, and of the center alleys of every square, as far as South or Cedar street : and when the same shall have been completed, that all Water-street shall be repaved by the best workmen, in the most complete manner, with the best paving water-stones, after the height of the curb-stones shall have been regulated throughout, as well as the ascent and descent of the street, in such manner as to conduct the water through the main streets and the center alleys to the river Delaware, as far as practicable ; and whenever any part of the street shall want to be raised, to use nothing but good paving gravel

for that purpose, so as to make the paving as permanent as possible. By all which improvements, it is my intention to place and maintain the section of the city above referred to, in a condition which will correspond better with the general cleanliness and appearance of the whole city, and be more consistent with the safety, health, and comfort of the citizens. And my mind and will are, that all the income, interest, and dividends of the said capital sum of five hundred thousand dollars shall be yearly, and every year, expended upon the said objects, in the order in which I have stated them, as closely as possible, and upon no other objects until those enumerated shall have been attained: and when those objects shall have been accomplished, I authorize and direct the said, the mayor, aldermen, and citizens, to apply such part of the income of the said capital sum of five hundred thousand dollars, as they may think proper, to the further improvement, from time to time, of the eastern or Delaware front of the city.

XXIII. I give and bequeath to the commonwealth of Pennsylvania, the sum of *three hundred thousand dollars*, for the purpose of internal improvements by canal navigation, to be paid into the state treasury by my executors, as soon as such laws shall have been enacted by the constituted authorities of the said commonwealth as shall be necessary, and amply sufficient to carry into effect, or to enable the constituted authorities of the city of Philadelphia to carry into effect, the several improvements above specified; namely, 1. *Laws*, to cause Delaware Avenue, as above described, to be made, paved, curbed, and lighted; to cause the buildings, fences, and other obstructions now existing, to be abated and removed; and to prohibit the creation of any such obstructions to the eastward of said Delaware Avenue; 2. *Laws*, to cause all wooden buildings, as above described, to be removed, and to prohibit their future erection within the limits of the city of Philadelphia; 3. *Laws*, providing for the gradual widening, regulating, paving, and curbing Water-street, as hereinbefore described, and also for the repairing the middle alleys, and introducing the Schuylkill water, and pumps, as before specified—all which objects may, I persuade myself, be accomplished on principles at once just in relation to individuals, and highly beneficial to the public: the said sum, however, not to be paid, unless said laws be passed within one year after my decease.

XXIV. And as it regards *the remainder of said residue* of my personal estate, in trust, to invest the same in good securities, and in like manner to invest the interest and income thereof, from time to time, so that the whole shall form a permanent fund; and to apply the income of the said fund,

1st. To the further improvement and maintenance of the aforesaid college, as directed in the last paragraph of the twenty-first clause of this Will.

2d. To enable the corporation of the city of Philadelphia to provide more effectually than they now do, for the security of the persons and property of the inhabitants of the said city by a competent police, including a sufficient number of watchmen, really suited to the purpose: and to this end, I recommend a division of the city into watch districts, or four parts, each under a proper head, and that at least two watchmen shall, in each round or station, patrol together.

3d. To enable the said corporation to improve the city property, and the general appearance of the city itself, and, in effect, to diminish the burden of taxation, now most oppressive, especially on those who are the least able to bear it:

To all which objects, the prosperity of the city, and the health and comfort of its inhabitants, I devote the said fund as aforesaid, and direct the income thereof to be applied yearly, and every year forever, after providing for the college as hereinbefore directed, as my primary object. But, if the said city shall knowingly and wilfully violate any of the conditions hereinbefore or hereinafter mentioned, then I give and bequeath the said remainder, and accumulations, to the commonwealth of Pennsylvania, for the purpose of internal navigation; excepting, however, the rents, issues, and profits of my real estate in the city and county of Philadelphia, which shall forever be reserved and applied to maintain the aforesaid college, in the manner specified in the last paragraph of the twenty-first clause of this Will: and if the commonwealth of Pennsylvania shall fail to apply this or the preceding bequest to the purposes before mentioned, or shall apply any part thereof to any other use, or shall, for the term of one year from the time of my decease, fail or omit to pass the laws hereinbefore specified for promoting the improvement of the city of Philadelphia, then I give, devise, and bequeath the said remainder and accumulations (the rents aforesaid always excepted and reserved for the college as aforesaid) to the United States of America, for the purpose of internal navigation, and no other.

Provided, nevertheless, and I do hereby declare, that all the preceding bequests and devises of the residue of my estate to the mayor, aldermen, and citizens of Philadelphia, are made upon the following express conditions, that is to say: *First*, That none of the moneys, principal, interest, dividends, or rents arising from the said residuary devise or bequest, shall at any time be applied to any other purpose or purposes whatever, than those herein mentioned and appointed; *Second*, That

separate accounts, distinct from the other accounts of the corporation, shall be kept by the said corporation, concerning the said devise, bequest, college, and funds, and of the investment and application thereof; and that a separate account or accounts of the same shall be kept in blank, not blended with any other account, so that it may at all times appear, on examination by a committee of the legislature, as hereinafter mentioned, that my intentions had been fully complied with: *Third*, That the said corporation render a detailed account annually, in duplicate, to the legislature of the commonwealth of Pennsylvania, at the commencement of the session, one copy for the Senate, and the other for the House of Representatives, concerning the said devised and bequeathed estate, and the investment and application of the same, and also a report in like manner of the state of the said college, and shall submit all their books, papers, and accounts touching the same, to a committee or committees of the legislature for examination, when the same shall be required.

4th. The said corporation shall also cause to be published in the month of January, annually, in two or more newspapers, printed in the city of Philadelphia, a concise but plain account of the state of the trusts, devises, and bequests, herein declared and made, comprehending the condition of the said college, the number of scholars, and other particulars needful to be publicly known, for the year next preceding the said month of January, annually.

XXV. And whereas, I have executed an assignment, in trust, of my banking establishment, to take effect the day before my decease, to the intent that all the concerns thereof may be closed by themselves, without being blended with the concerns of my general estate, and the balance remaining to be paid over to my executors: Now, I do hereby direct my executors, hereinafter mentioned, not to interfere with the said trust in any way except to see that the same is faithfully executed, and to aid the execution thereof by all such acts and deeds as may be necessary and expedient to effectuate the same, so that it may be speedily closed, and the balance paid over to my executors, to go, as in my Will, into the residue of my estate: and I do hereby authorize, direct, and empower the said trustees, from time to time, as the capital of the said bank shall be received, and shall not be wanted for the discharge of the debts due thereat, to invest the same in good securities, in the names of my executors, and to hand over the same to them, to be disposed of according to this my Will.

XXVI. *Lastly*, I do hereby nominate and appoint Timothy Paxson, Thomas P. Cope, Joseph Roberts, William J. Duane, and John A.

Barclay, executors of this my last Will and Testament: I recommend to them to close the concerns of my estate as expeditiously as possible, and to see that my intentions in respect to the residue of my estate are and shall be strictly complied with: and I do hereby revoke all other Wills by me hitherto made.

In witness, I, the said Stephen Girard, have to this my last Will and Testament, contained in thirty-five pages, set my hand at the bottom of each page, and my hand and seal at the bottom of this page; the said Will executed, from motives of prudence, in duplicate, this sixteenth day of February, in the year one thousand eight hundred and thirty.

STEPHEN GIRARD, [SEAL].

Signed, sealed, published, and declared by the said Stephen Girard, as and for his last Will and Testament, in the presence of us, who have at his request hereunto subscribed our names as witnesses thereto, in the presence of the said Testator, and of each other, Feb. 16, 1830.

JOHN H. IRWIN,
SAMUEL ARTHUR,
S. H. CARPENTER.

After the execution of this will, Mr. Girard purchased several parcels and pieces of real estate, and built sundry messuages, all of which, on the 25th of December, 1830, he passed to the last will and testament, dated Feb. 16, 1830. Subsequently he purchased, from William Parker, the Mansion House and forty-five acres of land, called Peel Hill, on the Ridge Road in Penn Township, and in another codicil directed that the orphan establishment provided for in his will, instead of being built as therein directed, should be built upon the estate so purchased from Mr. Parker, "in the same manner as he had the square of ground between High and Chestnut and Eleventh and Twelfth streets, in the city of Philadelphia." This last addenda was made on the 20th day of June, 1831. The square at first allotted for the purpose has been built up with fine dwellings and stores, the rental of which forms a considerable portion of the fund devoted to the maintenance of the Girard College.

The site upon which the Girard College is erected corresponds well with its splendor and importance. It is

elevated considerably above the general level of the surrounding buildings, and forms a conspicuous object, not only from the higher windows and roofs in every part of Philadelphia, but from the Delaware river many miles below the city, and from eminences far out in the country.

From the lofty marble roof of the main edifice itself (to which access is so easy that almost every visitor ascends), the view is also exceedingly beautiful, embracing the city and its environs for many miles around, and the course, to their confluence eight miles below, of both those noble rivers which inclose the city.

The question might naturally have been asked, while this extraordinary individual was living, what could be his object in accumulating such large masses of wealth? It could not have been the spirit of the miser, who would grasp his bars of gold, and, if it were practicable, carry them with him into his grave, for he dispensed his bounties largely to favorite benevolent purposes while living. That testamentary instrument, however, disclosed all; for the bulk of his fortune of many millions was devised precisely for those ends and in that mode which would seem calculated to confer upon the testator the most extensive and lasting fame. This solitary, and to the world, cold-hearted man, had an end in view which was not perceived by his contemporaries. The savings of years of toil were to be disposed in bulk upon that community in the midst of which he had gathered them, and in gaining for himself a name. In order to understand directly the principles on which he acted, we need only to examine the provisions of his will. Besides several individual annuities, this "mariner and merchant," as he styles himself in that instrument, gives and bequeaths to the "contributors to the Pennsylvania Hospital" the sum of thirty thousand dollars; and to the "Pennsylvania Institution for the Deaf and Dumb," twenty thousand. To "the Comptrollers of the Public Schools for

the city and county of Philadelphia," ten thousand; to the "Orphans' Asylum," of that city, ten thousand; to the "Society for the Relief of Distressed Masters of Ships," ten thousand; to the "Masonic Loan," twenty thousand; for the erection of a public school, six thousand; to all the captains of the ships in his employ, having performed a given service, fifteen hundred dollars each; to his apprentices, each five hundred dollars; two hundred and eight thousand French arpents, or acres of land, with thirty slaves, he bequeathed to the city of New Orleans, and the remainder of his lands in Louisiana to the corporation of Philadelphia. To the "Commonwealth of Pennsylvania" he gives three hundred thousand dollars, for the purpose of internal improvements; and as much as is deemed necessary of the sum of two millions of dollars is also devised for the erection of an orphan college, a foundation of a peculiar and original structure, besides other bounties of like character. In this will he clearly showed what had been the object of his long and fixed labor in acquisition. While he was forward, with an apparent disregard of self, to expose his life in behalf of others in the midst of pestilence, to aid the internal improvements of the country, and to promote its commercial prosperity by all the means within his power, he yet had more ambitious designs. He wished to hand himself down to immortality by the only mode that was practicable for a man in his position, and he accomplished precisely that which was the grand aim of his life. He wrote his epitaph in those extensive and magnificent blocks and squares which adorn the streets of his adopted city, in the public works and eleemosynary establishments of his adopted State, and erected his own monument and embodied his own principles in a *marble-roofed* palace for the education of the orphan poor. We who shall hereafter gaze upon that splendid edifice, the most perfect model of architecture in the New World, will perceive the result of

the singular character of its founder, and shall be left in doubt whether, after all, his faults were not overbalanced by his ultimate munificence.

In connection with this sketch of Mr. Girard, it will not, we presume, be uninteresting to add a description of the buildings of the college, chiefly condensed from the report of the architect, and originally published in a little volume prepared by HENRY W. AREY, the intelligent secretary of the Girard College.*

The general design of this building is that of a Greek temple, having eight columns on each end, and eleven on each side, counting the corner columns both ways, making in all thirty-four columns. The order of architecture in which the exterior is composed, is the Grecian Corinthian. The columns are six feet in diameter, and fifty-five in height; the bases are nine feet three inches in diameter, and three feet two inches high, and the capitals are eight feet six inches high, and nine feet four inches wide on the face of the abacus. The corner columns have one and one-half inch more diameter than the intermediate ones, for the purpose of overcoming the apparent reduction in their size arising from their insulated position. Each frustum composing the shafts, as well as the bases, consists of a single piece without vertical joints.

The shafts are composed of frustra, measuring from two feet six inches to six feet three inches in height, accurately jointed and set on milled lead; each shaft is channeled in twenty-four semicircular flutes, with fillets terminating under the capital, in water-leaves.

The capitals are each constructed in four courses. The first course consists of a single piece of one foot seven

* It is but justice in this place to add, that we are indebted to Mr. Arey for a few passages of this memoir, which we had not seen when the present sketch was prepared for publication.—*Ed. Amer, Mer.*

inches in height, embracing an annular row of sixteen water-leaves; the second is likewise composed of one piece, which measures two feet nine inches in height, and contains an annular row of eight acanthus leaves; the third course is comprised of two pieces with a vertical joint running through the middle (this course measures two feet eleven inches in height and embraces the volutes and the cauliculi); and the fourth course, composed of four pieces, the vertical joints of which are obscured by honeysuckles, constitutes the abacus, the height of which is one foot three inches.

Thus each capital consists of twelve separate pieces, all of which are securely doweled and cramped together, and the joints so disposed between the cauliculi as not to be observed.

The capitals were all carved on the grounds of the college, of marble from Chester County in the State of Pennsylvania, and most of the work was executed by American artists. As a specimen of architectural sculpture, they will not suffer in comparison with the most admired structures of ancient or modern times.

The net amount of marble in each column, including the base and capital, is 1346 cubic feet; the weight 103 tons, and the cost 12,994 dollars, as follows:

Marble for the base.....	\$1,804	
Workmanship of do.....	130	
Hoisting and setting of do.	20	
	<hr/>	\$1,454
Marble for the shaft.....	6,044	
Workmanship of do.	572	
Hoisting and setting do.	104	
Fluting do.	480	
	<hr/>	7,200
Marble for the capital	2,680	
Workmanship of do.....	1,580	
Hoisting and setting do.	45	
	<hr/>	4,305
Rigging, scaffolding, cramping, and lead.....	35	
	<hr/>	\$12,994

The architrave over each intercolumniation consists of four blocks of marble twenty-one feet five inches in length, four feet two inches in height, and one foot four and one-half inches in thickness, extending from column to column. These architraves are relieved of all superincumbent weight, by resolving it directly on the columns. This is accomplished by placing a block of granite of two feet by two feet ten inches, and six feet four inches in height on the top of each column, extending through the architraves. From the top of these blocks a brick arch is turned over each intercolumniation behind the frieze, to receive the weight of the cornice, and the frieze is likewise constructed on the principles of an arch, and is kept entirely clear of the architrave, the springers being supported by the granite blocks on the head of the columns, so that every architrave in the peristyle might be taken out without interfering with the stability of the structure.

The cornice consists of a congeries of mouldings, enriched with a dentil band, and crowned with a sculptured cymatium of two feet four inches in height. The extreme projection of the cornice from the face of the architrave is four feet, and its height seven feet six inches. The whole height of the entablature is sixteen feet four inches, and of the pediment from the top of the cymatium seventeen feet eight inches; making the height from the top of the columns to the apex of the pediment thirty-four feet, and the elevation of the pediment one-ninth of the span.

The exterior of the cella or body of the building measures one hundred and eleven feet wide, one hundred and sixty-nine feet long, and fifty-nine feet eight inches high, including the architrave, which corresponds with that of the peristyle. The corners of the cella are finished with projecting antæ of five feet six inches in width, having bases to correspond with those of the columns. The doors of entrance are in the north and south fronts. Each door

measures sixteen feet in width, and thirty-two feet in height, in the clear, and is trimmed on the outside with moulded antepagmenta of two feet seven inches in width, and crowned with a projecting cornice supported by richly carved consoles, of one foot four inches in width by six feet six inches in height.

Each flank is pierced with twenty windows, four of which open into each room, and one on each flight of stairs. Those which open into the rooms are grouped and divided by Greek antæ, surmounted by architraves and cornices.

The superstructure rests on a stylobate or basement, consisting of eleven steps, which extend around the entire edifice, thus imparting a pyramidal appearance to the substructure, which conveys an idea of great solidity, and at the same time affords an approach to the peristyle from all sides. The steps are constructed of blocks of marble ten feet in length, rebated each into the other, and secured to the foundations by means of heavy cramp-irons. They are also supported by cross walls built five feet from center to center, in which openings are left, so as to allow a free passage around the whole building.

The floor of the peristyle is composed of slabs of marble, four inches in thickness, accurately jointed, and laid with hollow spaces under them, which communicate with the area under the steps, and with the cellars, in which are the furnaces. Thus a continual circulation of air, at a temperature much above the freezing point, is kept up under all the steps, as well as under the floor of the peristyle.

The marble used in the east and west flanks, and the north front of the cella, as also the steps, the floor of the peristyle, the roof, the interior floors, and the inside stairways, was obtained from Montgomery County, Pennsylvania. The material for the capitals of the columns, with a considerable portion of the bases and shafts, the south

front of the cella, and part of the interior columns, came from Chester County, Pennsylvania. And the remainder, consisting of portions of the shafts and bases of the columns, and the entablature of the peristyle, with the rest of the interior columns, was procured from Egremont, Massachusetts.

Every block of marble in the building is set on pieces of milled lead, in order to prevent fracture at the joints; and every stone is doweled into the stones above and below, and at each end, and also securely cramped to the brickwork, and to the adjacent stones by means of heavy cramp-irons.

The ceiling of the peristyle is composed entirely of cast-iron, enriched with deep sunken panels, and painted and sanded in imitation of marble. The weight of this cast-iron is $142\frac{1}{2}$ tuns, or $4\frac{3}{4}$ tuns for each intercolumniation, and the entire cost of the ceiling was 14,162 dollars.

The roof is composed of marble tiles, four and a half feet long, four feet wide, and two and three-fourth inches thick in the middle; the sides being elevated an inch and a half above the general surface, to prevent the water from running into the joints at their junction. Each of these joints is covered with a marble saddle, four and a half feet in length, ten inches in width, and six and a half inches in thickness, and hollowed out on the under side so as to embrace the ridges on two adjacent tiles. Every upper tile overlaps the one below six inches; and the under side is grooved and fitted to corresponding ridges and projections on the surface, thus preventing admission of water from beating rains or capillary attraction. At the same time their construction is such as to admit of being laid without coming actually in contact with each other, thus rendering them free to expand and contract with the various changes of temperature without producing leaks.

These tiles rest on nine-inch brick walls, built four feet

apart from center to center, across the whole building, on the upper surface of the third story arches. This plan of support affords access at all times to the under side of every tile, and facilitates examination in case of leakage.

The weight of each roofing tile is 776 lbs., and of each saddle 214 lbs. The whole number of tiles in the roof being 2046, and of saddles 2061, the aggregate weight of the tiles and saddles is 906 tons; in addition to which, the marble chimney-tops and the cast-iron skylights weigh 20 tons, and the lead and masonry of the gutters $43\frac{1}{2}$ tons, making the entire weight of the roof $969\frac{1}{2}$ tons, exclusive of the brick-work which supports it.

The gutters are composed of bricks and flag-stones laid in hydraulic cement, and covered with heavy milled lead, painted and sanded. The water is conveyed from the roof by means of four conductors, composed of heavy cast-iron pipes of ten inches caliber, securely put together and imbedded in the walls.

The skylights are composed of cast-iron tiles and saddles, so formed as to present an exterior appearance corresponding with the rest of the roof. In the center of each tile two lights of glass are inserted, measuring nineteen inches in width, forty-two inches in length, and half an inch in thickness; and nine of these tiles, containing eighteen lights of the above dimensions, are placed over each of the rooms in the upper story, and six tiles, having twelve lights, over each stairway. The weight of the cast-iron composing these skylights is fifteen and a half tons; and the cost, including glass and workmanship, was 2800 dollars.

The building is three stories in height; the first and second stories being twenty-five feet from floor to floor, and the third story being thirty feet in the clear to the eye of the dome. Each story is divided, as directed by the will, into four rooms, each fifty feet square in the clear.

All the outside foundation walls of the cella, and the walls separating the cellars under the rooms, from those under the vestibules, are six feet four inches thick ; and the rest of the interior foundation walls are three feet four inches thick. The thickness of the wall for supporting the columns is nine feet nine inches ; and the intercolumniations, as well as all other openings, are counter-arched with bricks.

The outside walls of the superstructure, and the interior vestibule walls, are four feet in thickness, and the rest of the interior walls three feet.

All the rooms and vestibules in the building are vaulted with bricks ; those of the basement, first and second stories, with groin arches, and those of the third story with pendentive domes springing from the floors. The reverberation of sound in these rooms, caused by their arch-formed ceilings, although anticipated by the architect, is the result of the express directions of the will in their formation. This reverberation is now entirely obviated by the introduction of false ceilings made of canvas stretched over a light wooden frame.

The piers from which the groin arches spring are four feet square, with projections of one foot by two feet in the angles, to support the bands. These piers are composed of bricks and dressed granite, laid in alternate sections.

The arches are composed of hard-burnt paving bricks, and mortar made of lime, hydraulic cement, and sharp sand.

The chord of these arches on the diagonal is sixty feet, and their versed sine, or rise, but eight feet. Each arch, including its abutments, contains 117,000 bricks, which, together with the marble floor on top, makes the weight suspended over each room about 350 tons.

The third story arches spring out of the corners of the rooms ; the horizontal section at the floor, or springing line, being four feet square, with bands of one foot six inches,

by four feet. These bands form semicircular arches on the four walls of each room, of thirty-two feet two inches in diameter, and from their angles at the floor spring the pendentives. The horizontal section of each room is thus resolved into a circle at the top of the bands, and crowned with a dome. The dome, as well as the bands and pendentives, are enriched with deep cofferings, and the eye of the dome is finished with an ornamental fret, and covered with an inner skylight of sixteen feet in diameter. The domes over the four stairways are similar to those of the rooms, and have inner skylights of ten feet in diameter. The lateral thrust of the arches is resisted by iron bands of one inch by five inches, extending around all the rooms and vestibules. One of these bands is placed one foot below and another one foot above the spring of the first and second story arches, and one immediately at the spring of those of the third story, making five complete bands around the building, and through all the interior walls. Three bands of similar dimensions, one being imbedded in each regula or architrave moulding, and one through the frieze, extend around the portico. Cross bars are also introduced between the building and the entablature, extending from the upper bar which belts the building, to the frieze over each column, where they are secured to the top of the granite posts before described.

All the bars are put together with rivets, and tightened by means of draw-wedges, and all the corners are turned around granite posts of six feet in height, built in the center of the groin piers. In order to give additional strength to the banding, diagonal bars are introduced across each groin pier, and securely riveted to the principal bands.

The aggregate length of all the bars of this description used throughout the building is 12,744 feet, and their weight one hundred and fourteen tons. The whole cost of this iron banding was 14,000 dollars.

The vestibules in the first story, and the lobbies over them in the second and third stories, occupy the northern and southern ends of the building, as directed by the will; they are each twenty-five by fifty feet, exclusive of the space occupied by the stairways. The vaulting of each vestibule and of each lobby springs from marble entablatures supported by eight columns and as many antæ, making in all forty-eight columns and forty-eight antæ. The shafts of these columns are each composed of a single stone. The order of those in the first story is Ionic, in the second story a modified Corinthian, from the tower of the winds at Athens, and the third, a similar modification of the Corinthian, somewhat lighter and more ornate.

The stairways are situated in the four corners of the building, the spaces allotted to them being each twenty-two feet six inches wide, and twenty-six feet six inches long. They are all composed of white marble, and are five feet three inches in width, with two landings on "quarter paces" in each story. The plan on which they are constructed is that of "geometrical stairs," having one end of each secured in the wall, and one edge resting on the step below.

All the stairways, as well as the landings, in the upper stories, are finished with rich balustrades of cast-iron, and mahogany rails, springing from massive marble newels. The cost of these stairways, including the balustrade, was 18,500 dollars.

The flooring of the interior of the building amounts in the aggregate to 38,130 superficial feet; all of which is done with marble tiles prepared expressly, of uniform thickness, and having their edges worked square so as to prevent them from becoming loose.

The building is warmed by means of furnaces placed under the vestibules, with flues to convey the warm air to

the several rooms, and ventilated by registers opening from each room into the main flues.

The following materials were used in the construction of the main building.

	Tons.
177,168 cubic feet of marble, weighing.....	13,537
21,366 cubic feet of granite, weighing.....	1,717
25,139 flooring tiles, weighing	409
12,134,980 bricks, weighing	27,087
12,495 perches of building stone, weighing	19,635
Wrought-iron for bands, cramps, &c., weighing.....	134
Cast-iron in ceiling of portico, weighing	142½
Cast-iron in water-pipes, weighing.....	18
Cast-iron in skylights and inner rims, weighing	18½
Milled lead for gutters and setting marble, and lead for cramping, weighing	48½
53,720 bushels of lime, weighing.....	1,431
50,224 bushels of river sand, weighing.....	3,292
133,646 bushels of pit sand, weighing	8,759
4,200 bushels of hydraulic cement, weighing.....	250
Locks, fastenings, glass, lumber in doors and windows, &c., weighing about	116
Making the aggregate weight of the building	<u>76,594½</u>

The area on which the building stands, exclusive of the steps, measures 34,344 superficial feet, of which 12,862 feet are occupied by the walls, making the proportion of the points of support to the voids, more than as *one* to *two*. The average weight resolved on each superficial foot of foundation, is about *six* tons.

Since the preceding memoir was prepared, a copy of a letter of instructions from Mr. Girard to one of his ship-masters has come into our possession. It is so characteristic of his accurate business habits, his careful attention to minute details, his far-reaching foresight and sagacity, that we shall make no apology for giving it at length.

Copy of Stephen Girard's Letter to Mr. —, Commander and Super-cargo of the ship —, bound to Batavia.

PHILADELPHIA, —.

SIR—I confirm my letters to you of the — ult., and the — inst. Having recently heard of the decease of Mr. —, merchant at Batavia, also of the probable dissolution of his house, under the firm of Messrs. —, I have judged it prudent to request my Liverpool correspondents to consign the ship —, cargo and specie on board, to Mr. —, merchant at Batavia, subject to your control, and have requested said Liverpool friends to make a separate invoice and bill of lading for the specie, which they will ship on my account, on board of the ship —, and similar documents for the merchandise which they will ship in the same manner; therefore I request that you will sign in conformity.

I am personally acquainted with Mr. —, but not with Mr. —, but I am on very friendly terms with some particular friends of the latter gentleman, and consequently I give him the preference. I am sorry to observe, however, that he is alone in a country where a partner appears to me indispensable to a commercial house, as well for the safety of his own capital, as for the security of the interests of those who may confide to them property, and reside in distant parts of the globe.

The foregoing reflections, together with the detention of my ship V—, at Batavia, from June last, epoch of her arrival at that port, until the 15th September, —, when she had on board only nineteen hundred peculs of coffee, are the motives which have compelled me to request of my Liverpool friends, to consign the specie and goods, which they will ship on my account, on board of the ship —, under your command, to said Mr. —, subject to your control.

Therefore, relying upon your activity, perseverance, correctness, zeal, and attention for my interest, I proceed in pointing out to you, the plan of conduct which I wish you to pursue, on your arrival at Batavia, and during your stay at that or any port of that island, until your departure for Cowes, on the Isle of Wight, to await my subsequent orders.

First. On your arrival at Batavia, you are to go on shore and ascertain Mr. ——'s residence, and if you have reason to believe that he is still considered at that place as a man of good credit, and merits full confidence, you are to deliver to him my Liverpool consignees' letters to his address, and also the goods which you have on board, in such proportion as he may request, except the specie, which is to continue on board, as mentioned in the next article.

Second. The specie funds of the ship ——, which will consist of old Carolus dollars, you are to retain on board untouched, and in the said boxes or packages as they were in when shipped from Liverpool, well secured and locked up in your powder magazine, in the after run of the said ship, under the cabin floor.

The bulkhead and floor of said magazine, scuttle, iron bar, staples, &c., must be made sufficiently strong, if not already so, while you are at Liverpool, where you are to procure a strong padlock and key, for the purpose of securing said specie in the most complete and safest manner; and when you have the certainty that it is wanted to pay for the coffee purchased on account of the ship ——, then you are to receive the said coffee, and pay or deliver to your consignee, Spanish dollars to the amount of said purchase, and no more, having due regard to the premium or advance allowed at Batavia on old Spanish dollars; and in that way you are to continue paying or delivering dollars, as fast as you receive coffee, which is not to exceed

the quantity which can be conveniently stowed on board said ship —, observing to take a receipt for each payment, and to see that the net proceeds of the goods, which will have been shipped at Liverpool, must be invested in coffee, as far as the sales will permit, and shipped on board of said ship.

Should it happen that on your arrival at Batavia, you should find that death, absence, &c., should deprive you of the services of Mr. —, or that owing to some causes before mentioned, it would be prudent to confide my interests elsewhere, in either case, you are to apply to Messrs. —, merchants of that place, to communicate your instructions relative to the disposal of the Liverpool cargo, on board of the ship —, the loading of that ship with good merchantable coffee, giving the preference to the first quality whenever it can be purchased on reasonable terms for cash, or received in payment for the sales of the said Liverpool cargo, or for a part thereof, observing that I wished said coffee to be purchased at Samarang, or any other out port, if practicable,—and in all cases, it must be attentively examined when delivered, and put up in double gunny bags.

If the purchase of said cargo is made at an out port, the ship — must proceed there to take it in.

On the subject of purchasing coffee at government sales, I have no doubt that it is an easy way to obtain a cargo, but I am of opinion that it is a very dear one, particularly as the fair purchaser who has no other object in view but to invest his money, does not stay on the footing of competitors, who make their payments with Netherland bills of exchange, or wish to raise the prices of their coffee which they may have on hand for sale.

Under these impressions, I desire that all the purchases of coffee on my account, be made from individuals as far as practicable—and if the whole quantity necessary to load

the ship cannot be obtained at private sale, recourse must then be had to government sales.

In many instances I have experienced that whenever I had a vessel at Batavia, the prices of coffee at the government sales have risen from five to ten per cent., and sometimes higher.

On the subject of coffee, I would remark, that owing to the increase of the culture of that bean, together with the immense imports of tea into the several ports of Europe, the price of that leaf has been lowered to such a degree, as to induce the people of those countries, principally of the north, to use the latter article in preference to the first.

That circumstance has, for these past three years, created a gradual deduction from the consumption of coffee, which has augmented the stock on hand throughout every commercial city of the northern part of the globe, so as to present a future unfavorable prospect to the importers of that article. Indeed, I am convinced that within a few months from this date, coffee will be ten per cent. cheaper in the United States than what it has been at Batavia for these two years past; nevertheless, being desirous to employ my ships as advantageously as circumstances will permit, and calculating also that the price at Java and other places of its growth will fall considerably, I have no objection to adventure.

Therefore you must use every means in your power to facilitate the success of the voyage.

Should the invoice-cost of the entire cargo of coffee shipped at Java, on board of the ship —, together with the disbursements of that ship (which must be conducted with the greatest economy), not amount to the specie funds and net proceeds of her Liverpool cargo—in that event you are to deliver the surplus to your consignee, who will give you a receipt for the same, with a duplicate, expressing that it is on my account, for the purpose of being invested

on the most advantageous terms, in good dry coffee, to be kept at my order and disposal.

Then you will retain the original in your possession, and forward to me the duplicate by first good vessel to the United States, or via Europe, to care of my correspondents at Liverpool, London, Antwerp, or Amsterdam, the names of whom you are familiar with.

If you should judge it imprudent, however, to leave that money at Batavia, you are to bring it back in Spanish dollars, which you will retain on board for that purpose.

Although I wish you to make a short voyage, and with as quick dispatch at Java as practicable, yet I desire you not to leave that island unless your consignee has finally closed the sales of the Liverpool cargo, so that you may be the bearer of all the documents and account-current, relative to the final transactions of the consignment of the ship — and cargo. Duplicate and triplicate of said documents to be forwarded to me by your consignees, by the two first safe conveyances for the ports of the United States.

Being in the habit of dispatching my ships for Batavia from this port, Liverpool, or Amsterdam, as circumstances render it convenient, it is interesting to me to be from time to time informed of the several articles of produce and manufactures from each of those places, which are the most in demand and quickest sale at Java. Also of the quantity of each, size of package, and the probable price which they may sell for, cash, adding the Batavia duty, and charges for selling, &c. Please to communicate this to your Batavia consignee.

The rate of commissions I will allow for transacting the business relative to the ship and cargo at Java are two and a half per cent. for selling, and two and a half per cent. for purchasing and shipping coffee and other articles.

The consignees engaging to place on board of each prow one or two men of confidence, to see that the goods are

safely delivered on board of the ship, to prevent pilfering, which is often practiced by those who conduct the lighter.

I am informed that the expenses for two men are trifling, comparatively, to the plunder which has been committed on board of the prows which deliver coffee on board of the ships.

No commissions whatever are to be allowed in the disbursements of my ships, whenever ship and cargo belong to me, and are consigned to some house.

While you remain at Batavia, I recommend you to stay on board of your ship. and not to go on shore except when the business of your ship and cargo may render it necessary.

Inclosed is an introductory letter to —, which I request you to deliver, after you have made the necessary arrangements with Mr. — for the consignment of the ship and cargo, or after the circumstance aforementioned has compelled you to look elsewhere for a consignee. Then you are to call upon said Messrs. —, deliver them the aforesaid letter and the consignment of the ship — and cargo, after having agreed with them in writing, which they will sign and deliver to you, that they engage to transact the business of the ship and cargo, on the terms and conditions herein stated; and when that business is well understood and finally closed, you are to press them in a polite manner, so that they may give you a quick dispatch, without giving too great a price for the coffee, particularly at this present moment, when its price is declining throughout those countries where it is consumed.

Indeed, on the subject of purchasing coffee for the ship —, the greatest caution and prudence should be exercised. Therefore, I request that you will follow the plan of conduct laid down for you throughout. Also, to keep to yourself the intention of the voyage, and the amount of specie you have on board—and in view to satisfy the curious, tell them that it is probable that the ship will take

in molasses, rice, and sugar, if the price of that produce is very low, adding that the whole will depend on the success in selling the small Liverpool cargo. The consignees of said cargo should follow the same line of conduct, and if properly attended to by yourself and them, I am convinced that the cargo of coffee can be purchased ten per cent. cheaper than it would be, if it is publicly known there is a quantity of Spanish dollars on board, besides a valuable cargo of British goods intended to be invested in coffee, for Stephen Girard, of Philadelphia.

During my long commercial experience, I have noticed that no advantage results from telling one's business to others, except to create jealousy or competitors when we are fortunate, and to gratify our enemies when otherwise.

If my remarks are correct, I have no doubt they will show you the necessity of being silent, and to attend with activity, perseverance, and modesty, to the interests of your employer.

As my letters of instruction embrace several interesting objects, I request you to peruse them in rotation, when at sea in fine climates, during your voyage to Batavia—and to take correct extracts, so as to render yourself master of the most essential parts. I conclude by directing your attention to your health and that of your crew. I am yours respectfully,

STEPHEN GIRARD.

SAMUEL WARD.

THE record of a good man's life, while it soothes the affections of all who loved and survive him, has the higher merit of encouraging the struggles and sustaining the virtue of those who, entering upon life with no other reliance than their own strong arms, and resolute hearts, and honest principles, are cheered on their way by the example of success achieved and high character established, under like circumstances, by others.

It is a brief record of this sort, and not a eulogy, that is here attempted of the late SAMUEL WARD. The pompous funeral orations which commemorate the death of the great ones of the earth, too often, by the very exaggeration of their praise, mark a painful contrast between the actions of the man, and the votive offerings that decorate his tomb. The reader, while his taste is gratified by splendid perorations, and his imagination is excited by brilliantly drawn pictures, yet feels his moral sense shocked at the discovery, that flattery stops not even at the grave; and although it can not "soothe the dull, cold ear of death," that it yet finds profit in ministering to the vanity of the living.

Ours is a humbler and more honest task—that of satisfying the feelings of private friendship, while we adhere to the impartiality of unadorned narrative.

Mr. Ward was a native of Rhode Island, and sprang from a race illustrious in the annals of that renowned commonwealth. The founder of the family, Thomas Ward, of Gloucester, England, was a soldier in the armies of Cromwell, who, after the accession of Charles II., in 1660, retired to this country, and settled at Newport, Rhode Island. He

married Amey Smith, a grand-daughter of Roger Williams, and left an only son, Richard, who was subsequently governor of Rhode Island. His sons, Thomas and Henry, were successively secretaries of the plantation for half a century, and his son Samuel was governor thereof for several years. Samuel was also a member of the Continental Congress from 1774 to March 1776, when he died at Philadelphia. Of this gentleman, old John Adams, a member of the same congress, thus wrote: "He was a gentleman in his manners, benevolent and amiable in his disposition, and as decided, ardent, and uniform in his patriotism as any member of that congress. When he was seized with the small-pox, he said, that if his vote and voice were necessary to support the cause of his country, he should live; if not, he should die. He died, and the cause of his country was supported; but it lost one of its most sincere and punctual advocates. He was an ingenious man, and well-informed."

Samuel, the son of this gentleman, and the father of the subject of our notice, early took part with his country against the oppression of England. At the breaking out of the Revolutionary War he commanded a company, and was one of those who made the perilous march with Arnold, through the unbroken forests of New England, to Quebec. He was subsequently a lieutenant-colonel in the Rhode Island line, and served with distinction throughout the war. He was a gentleman and a scholar, and passed through a long life with unblemished reputation.

Samuel Ward, his son, was born 1st May, 1786, soon after which the family, in 1790, removed to New York. A narrow income and a large family prevented the father from gratifying the wish, early expressed by his son, for a collegiate education; and therefore, at the age of fourteen, having received only the ordinary instruction of an English school, he entered as a clerk in that banking-house of which he eventually became the head. In 1808, at the age of

twenty-two, he was taken into partnership by Mr. Prime; and from that time till the period of his death, he continued an active and influential man of business.

Money was the commodity in which Mr. Ward dealt; and if, as is hardly to be disputed, money be the root of all evil, it is also, in hands that know how to use it worthily, the instrument of much good. There exists, undoubtedly, in regard to the trade in money, and respecting those engaged in it, many and absurd prejudices, inherited in part from ancient error, and fomented and kept alive by the jealousies of ignorance and indigence. It is, therefore, no small triumph to have lived down, as Mr. Ward did, this prejudice, and to have forced upon the community in the midst of which he resided, and upon all brought into connection with him, the conviction that commerce in money, like commerce in general, is, to a lofty spirit, lofty and ennobling; and is valued more for the power it confers, of promoting liberal and beneficent enterprises, and of conducing to the welfare and prosperity of society, than for the means of individual and selfish gratification or indulgence.

The incidents of such a career as that of Mr. Ward are necessarily few; and as he was of remarkably unobtrusive disposition, though of great firmness of purpose and well-settled notions of duty, the impress of his character upon those around and in contact with him, though sure and salutary, was yet silent and gradual.

Mr. Ward was married to Miss Cutler, in October, 1812—a lady of great beauty and fine understanding. The years of his married life, though few and fleeting, were bright and joyous. A liberal and elegant hospitality presided over his household, while the domestic hearth was gladdened with the merry voices of the children of their marriage.

In the year 1824, death took from him the wife of his

affections, leaving him with the charge of a family of three sons and three daughters.

Affliction, like adversity, tries and proves the character. Mr. Ward, stunned for a while by the blow which had scattered, in an instant, his dreams of human happiness, soon recovered the tone of his mind, by looking to that religion which heretofore, perhaps, had occupied too small a portion of his thoughts, and which alone can adequately console the broken heart.

He roused himself to his duties as a father, as a member of society, and, above all, as a Christian; and after the lapse of a few years, he became zealous and active in his efforts to advance the objects of various literary institutions and associations for promoting the growth of morality and religion.

In 1828, the Historical Society—which, though early founded, had struggled along through a precarious existence, and without other local habitation than such as the indulgence of the corporation of the city allowed it, in the building known as the old Alms-House—was, in the progress of the city's growth, which required the application to city purposes of all their buildings, turned out of doors. Mr. Ward immediately interested himself, earnestly and successfully, in procuring for it, and its already valuable collection, a safe and convenient retreat, in the new building then just erected by Mr. Peter Remsen, on the corner of Broadway and Chambers-street.

In 1830, in connection with Albert Gallatin, Rev. Drs. Wainwright, Matthews, and others, Mr. Ward was exceedingly active in founding the New York University, toward which he himself subscribed two thousand five hundred dollars, and was mainly instrumental in inducing other large subscriptions.

The subject of sound and liberal education, to be placed within the reach of all, or as nearly so as possible, was one

particularly near to his heart, the rather that he himself had been balked in his favorite wish of obtaining such an education. This loss was, to the day of his death, a source of regret to him, although assiduous self-culture and much reading, in the intervals of a very busy life, had, in the estimation of others, left him little to regret on this point. He therefore followed up, with ardor, the plan of the university, took part in the proceedings of the literary convention which, in 1830-1, was held in New York, and over which John Q. Adams presided—having for its object inquiries into the state of education among us, and as to the best modes of advancing it; and he persevered until the New York University was established.

About the year 1831, Mr. Ward turned his attention more especially to the moral and religious condition of the poorer classes of the city of New York, and entered warmly into the efforts then making in behalf of the cause of temperance, so intimately connected with morality; and in behalf of mission churches in those parts of the city where there was most need of, and least opportunity for, religious instruction.

Of the City Temperance Society, which was then formed, he became the president, and so continued until the day of his death, directing its operations with the well-known energy of his character; but, at the same time, with the discretion and forbearance that could alone conciliate friends to this new and most beneficent reform. It is mainly owing to the good sense and sound judgment which Mr. Ward exhibited in this situation, resisting the extreme demand of total abstinence, and the more injurious pretension to interfere with the divine institution of the Eucharist, that the New York City Temperance Society has maintained its ground unshaken amid the perils resulting from *ultra* and unpopular doctrines. In addition to his personal services, Mr. Ward's pecuniary contributions to this society

were from three hundred to five hundred dollars per annum.

The establishment of the Mission Church, in Vandewater-street, New York, the first in connection with the Protestant Episcopal Church, attested his efficiency in this cause. It was upon his indication and recommendation that the Rev. B. C. Cutler (his brother-in-law) was brought from Quincy, Massachusetts, to take charge of this free church; and the success with which he ministered there, until called to a sphere of wider usefulness, in Brooklyn, amply justified the choice. Mr. Ward's contributions in money, large as they were, to this object, and large as were the sums which he prevailed upon others to give, were hardly more important than his punctual and diligent personal attendance, once or twice weekly, at the meetings held to advance the interests of this evangelical undertaking.

It was about 1831, that, after years of self-examination and study and meditation, he determined to join the church. From the period of Mrs. Ward's death, his mind had been turned to this result; but he was too conscientious to act in so grave a matter, without due preparation and certain convictions. Having at last arrived at his own conclusions, which, because adopted with caution, were rarely indeed altered, he took the final pledge; and he lived up to it, so far as fallible human judgment may decide, for the remainder of his days. Among the aids to which he was indebted for a right decision, on this momentous subject, was Butler's *Analogy of Revealed Religion*; and Mr. Ward would sometimes dwell with emphasis upon the satisfaction with which, after repeated trials, and a good deal of intense study, he finally mastered that most powerful, consistent, and logical treatise upon Christianity.

The prosperity which rewarded his labors as a man of business seemed only to impose on him the desire, as it afforded the means, of being more extensively useful.

Without neglecting any former objects, he extended the field of his labors and benefactions. He took a lively interest in Kenyon College, Ohio, of which Bishop McIlvaine had recently become president; he made a donation to it of one thousand dollars, and loaned it a very large sum besides on the security of its lands. He also gave liberally to Bishop Kemper for his college, and to Bishop Smith, of the diocese of Kentucky, for the spiritual wants of the West. His money, however, as before remarked, was perhaps the least valuable part of his services; for he took a personal interest in all these subjects, consulted about and contrived means for advancing them, enlisted the active support of many, and the sympathy of all, in their behalf, and thus literally went about doing good.

In 1836 Mr. Ward, in conjunction with other public-spirited individuals, founded the Stuyvesant Institute, and erected the fine edifice bearing that name in Broadway; which, it was fondly hoped, like the Atheneum in Boston, might become a center for literature, art, and science, in the upper part of our wide-spreading city. The political and financial reverses that soon followed defeated, at least for the present, this expectation, and annihilated for Mr. Ward the large sum of four thousand dollars he had contributed to this enterprise. After years, however, may yet realize the benefits which he and his associates meditated for their day and generation, and the noble fabric still stands, and long may it stand, a monument to the liberal spirit of its founders.

With very clear and decided notions on political subjects, Mr. Ward had yet kept himself—as was, indeed, until 1834, the case with very many of the leading and active commercial men in New York—free from party strife. As an American, he felt bound to take an interest in the elections, as they recurred, and never omitted to fulfill the obligation of voting; but in the mere scramble for office,

the contest between the *ins* and the *outs*, he neither felt nor feigned any concern.

The winter of 1836-7 was one that called forth, in the highest degree, the exercise of Mr. Ward's principles as a commercial man, proud of the great city with whose growth his own was identified, and whose honor was to him dear as his own. Long and strenuously he strove to avert the financial crisis then impending, declaring himself ready to put all his own earnings at hazard, rather than witness the dishonor of the banks of New York. Individual effort, however, was vain, and the 10th of May saw all the banks reduced to suspend specie payments; and upon no man did that disastrous day close with deeper mortification than upon the subject of this notice. Personally, and in his business relations, this event affected Mr. Ward as little possibly as any one at all connected with affairs; but, in his estimation, it vitally wounded the commercial honor and character of the city of New York. He was not, however, a man to waste in unavailing regrets hours that might be more advantageously employed to repair the evil, and he therefore at once set about the arrangement of measures for inducing and enabling the banks to resume at the earliest possible moment. The public mind was far from sound on this topic; the business of banking had been made a sort of mystery, and ideal difficulties, and interested objections, and timid anticipations, were again and again the sole replies to the direct and manly suggestions of common sense, honesty, interest, and duty, which Mr. Ward, from day to day, in season and out of season, in the street, in his office, and in bank-parlors, iterated and reiterated about the absolute necessity and certain practicability of an early resumption. So much earnestness, however, backed by so much good sense and untiring perseverance, could not fail to obtain a hearing, and gradually to make proselytes. Little by little the circle of sound thinkers and

correct reasoners was enlarged, until, early in the year 1838, the sentiment that the banks could and should return to specie payments became more and more irresistible. Opposition from elsewhere only induced greater efforts on the part of Mr. Ward, and those who shared his counsels and coincided in his views, to sustain the confidence of the New York institutions in their ability to carry out their honest purposes. After these banks had announced their determination to resume within a year from the day of suspension, Mr. Ward was active in organizing the public meeting which pledged the merchants and traders to stand by the banks. They did resume; and, as Mr. Ward had again and again predicted, specie, instead of being drawn from, flowed into the banks. All difficulties were overcome, and the path of honor and duty was once more entered upon by those institutions. Mr. Ward, overwrought as he had been by the almost exclusive charge of the extensive business of the house—his partner, Mr. King, being in Europe—and by his great efforts out of doors, in bringing back specie payments, fell sick. It was on a bed of suffering that he first received from his partner, in London, the gratifying intelligence that the Bank of England, influenced by a wise and provident desire to restore the currency of our country, so intimately connected in business with Great Britain, had determined to confide to their house for that purpose a loan of nearly five millions of dollars, in gold. This extraordinary mark of confidence, this well-earned tribute to the prudence and integrity of the house, Mr. Ward did not affect to undervalue; and confirming, as it did, the sagacity of his own views, and the results which he had so confidently foretold, it was not lost upon the community in the midst of which he lived.

It was shortly after this period, that the law of the State of New York was passed permitting private associations or individuals to transact the business of banking. Mr. Ward

conceived this to be a good occasion for establishing a bank on what, from long experience, he deemed to be sound principles; and the result of his cogitations and consultations, frequent, though not with many persons, was the establishment of the Bank of Commerce, which, in its constitution and by-laws, may, it is believed, be truly described as presenting a model bank.

The health of Mr. Ward, which had undergone several violent shocks from the painful and exhausting disease of inflammatory gout, began to give way under the severe trials and constant fatigues to which he exposed himself; and when, therefore, on the declension of Mr. Gallatin, by reason of advanced age, to accept the presidency of the Bank of Commerce, the station was pressed upon him, both his shattered constitution and the unaffected diffidence which instinctively held him back from accepting prominent station, combined to urge him to refuse. But when he was solicited with increased earnestness to accept the post, and appeals were made to his sense of duty, he yielded his consent to take the helm, until the new bank should be fairly afloat, and under full and successful headway, stipulating, with that rare disinterestedness that entered so largely into his character, not to receive any compensation for his services. Unhappily, the rooms in the new Exchange, in which the business of the bank was transacted, were yet damp from recent plastering, and two successive attacks of his ancient malady were thereby induced in the spring of 1839, which, by their severity and rapid succession, fatally undermined his health. But he yet struggled against disease and debility, giving all the energy of a mind that soared above the influence of bodily suffering, to perfect and consolidate an institution, by the enduring, just, and beneficent operations of which he might reasonably hope to be remembered in after years among men.

In July of 1839, feeble and emaciated, he made his accustomed summer visit to Newport, but not with the accustomed result of renovated strength and spirits; the recuperative powers of the system seemed exhausted, while, from the critical condition of the commercial and financial affairs of the country, he, from his connection with the Bank of Commerce, was not allowed the respite from business, which, at Newport, he had hitherto been wont to enjoy. He kept up an active daily correspondence with the bank, took a lively interest in all its transactions, and when, in October, the banks of Pennsylvania, and of the States south thereof, suspended specie payments, and clamors almost amounting to menace were heard against the declared purpose of New York banks to maintain at all hazard their payments, Mr. Ward hurried back, valetudinarian as he was, to the city; threw himself at once into the conflict, sustained, encouraged, and convinced the timid and the doubting, replying with truth and energy to a friend who admonished him of the peril to his exhausted frame of such exertions, that "he would esteem life itself not unworthily sacrificed, if, by word or deed, he could aid the banks in adhering faithfully to their duty." For nearly two weeks he gave up his time, thoughts, and labor to this object; and when, at last, he saw that it was accomplished, and that the honor and fair fame of the much-loved city in which, and with which, he had grown from boyhood to mature age, were to be inviolably maintained, he went home to die. It was literally so: the bed which received him after the accomplishment of this his last labor, he never again left alive.

Enduring pain without a murmur—patient, gentle, humble, and resigned—looking death steadfastly in the face, as one whose features he had accustomed himself to contemplate—leaning for support upon the Rock of Ages—consoled by the memories of a well-spent life—at peace with

himself and with the world—he expired in the midst of his family and friends, on the 27th of November, 1839.

In his personal intercourse with the world, Mr. Ward was direct, almost to abruptness. Sincere and decided in his own views, he was impatient of circumlocution and indecision in others. He was a stickler for punctuality, not only as an act of politeness, but as economizing what he deemed a precious possession—time.

Having early proposed to himself a particular aim in life, he never lost sight of it until success crowned his efforts. Of this singleness of purpose and unwavering determination, this anecdote is told by an elderly lady, still living: that upon her questioning him, while yet a lad, as to what he meant to be, his immediate reply was, “I mean to be one of the first bankers in the United States.”

In the intercourse with his family and friends, he was eminently confiding, generous, and tender. As son, brother, parent, and friend, he was not irreproachable merely, but admirable; and in all the relations of life, he exemplified and adorned the character of a good citizen, a humble Christian, and an honest man.

If we have not wholly failed in our sketch of such a character, it will not be without its moral and encouragement for others.

MATHEW CAREY.

THE characters of great and good men belong to mankind; and there is no duty more pleasant or useful, than that which seeks the recognition of their virtues, and stimulates in after life to the imitation of their example.

Few men have ever won a larger space in the public regards than Mathew Carey; and what constitutes that fact one of peculiar gratification to those who knew him best, few indeed were ever more deserving of public esteem. There is, then, an agreeable service that we may render unto ourselves, in studying aright, if possible, the points of his character which went to make him what he was.

Mr. Carey was born in Ireland, on the 28th of January, 1760. His father was a very worthy man, and by the prudent exercise of his trade, that of a baker, amassed a handsome fortune. In early life, he was not remarkable for any extraordinary exhibition of his intellectual powers; and his education, previous to his reaching the age of fifteen, was mostly confined to the branches of a common English course.* When, at that age, it became necessary to select a trade, his own inclination was decidedly in favor of that of a printer; and though he says his father was very much opposed to that avocation, he was finally able to overcome the aversion, and went as an apprentice to a

* Vide an Autobiographical Sketch, which he prepared not many years since, at the suggestion of a gentleman (Mr. Buckingham) who, like Mr. Carey, was the architect of his own fame, of the facts of which free use will be made in this sketch.

Mr. McDonnell, of Dublin, a printer and bookseller, who was tempted, being very poor, to take him, in consequence of the thirty guineas to be paid as apprentice-fee.

He represents himself to have been a voracious reader, previous to his entering with McDonnell; and, like Franklin, in early life, he had made friends with the keeper of a circulating library, who used to supply him clandestinely with books, as his father was opposed to his perusing the promiscuous works usually, at that early day, to be met with in such an establishment.

In consequence of what he always considered, in after life, the carelessness of his nurse, he was lame in one foot from the time he was a year old; and though he ever appeared to regard this as a great calamity, it was, no doubt, the means of securing him more studious habits in early life than he would otherwise have possessed, inasmuch as his infirmity seriously prevented his mingling in those athletic sports which generally take up a considerable portion of youthful days.

He states that his first essay as a writer was made when he was about the age of seventeen, and upon the subject of dueling. It was produced in consequence of a hostile meeting between a fellow-apprentice, and the apprentice of a bookseller named Wogan. The difficulty grew out of a personal altercation between the lads, which ended in blows. Wogan very improperly urged his apprentice to send a challenge to his opponent, which was accordingly presented, demanding a meeting in the Park on a certain day, and Wogan went out with his lad, and was the master-spirit of the whole affair. Mr. Carey regarded this as most exceptionable conduct on behalf of Wogan, and wrote a bitter denunciation of it in the *Hibernia Journal*, a paper owned in part by Mr. McDonnell. Young Carey became known as the author, and besides receiving a severe reprimand, his fellow-apprentice, a poor orphan, was finally

dismissed, to appease the temper of Wogan, at which Carey was deeply indignant.

The next production of which he gives account, was a pamphlet, written in 1779, in regard to the oppression of the Irish Catholics ; and this, from its results, proved to be one of the most important events of his early career. It exhibits much of the ardency, patriotism, and love of liberty, which we shall see were, through life, leading traits in the character of the subject of this article. It bespeaks likewise a comprehensive survey of the great principles of universal freedom, which America had been, and was then, securing, not only for her own sons, but for the nations that should follow her glorious example.

It will be pertinent to reprint, in this connection, a single paragraph, sent as the parachute of the obnoxious pamphlet.

“ At a time when America, by a desperate effort, has nearly emancipated herself from slavery ; when, laying aside ancient prejudices, a Catholic king becomes the avowed patron of Protestant freemen ; when the tyranny of a British Parliament over Ireland, has been annihilated by the intrepid spirit of Irishmen ; it is a most afflicting reflection, that you, my countrymen, the majority of that nation which has shaken off an unjust English yoke, remain still enchained by one infinitely more galling ; that you are, through your own pusillanimity, daily insulted by impudent menacing advertisements from insignificant parts of the kingdom ; that a few tyrannical bigots in Meath and Wexford, presume to take into their own hands the legislative and executive part of our government ; and with a dictatorial power, prescribe laws to their fellow-subjects.”

The advertisement of which this paragraph formed a part, produced much excitement ; and, Parliament being in session, the Duke of Leinster brought it before the House of

Lords, and Sir Thomas Conelly before the House of Commons. It was denounced as treasonable and seditious, and quoted in proof of the rebellious views of the Roman Catholics. Unfortunately for the cause of truth and human liberty, there have always been found in poor Ireland cringing sycophants to government, who at all hazards would sustain the "powers that be." It was in this spirit that a body of Roman Catholics—possessing not a particle of that patriotism which accomplished the Irish insurrection of 1798, or the far nobler event of 1776, which declared "America a Nation of Freemen"—denounced the publication of young Carey, and offered a reward for the apprehension of its author. His father was greatly alarmed—took steps to have the pamphlet suppressed—and by the advice of his friends the son was secretly put on board a Holyhead packet and sent to France. There he was introduced to Dr. Franklin, "who had a small printing-office at Passy, a village near Paris, for the purpose of reprinting his dispatches from America, and other papers." He worked a while for the doctor, and afterward with *Didot le jeune*, on some English books, in the republication of which that printer was engaged. In about twelve months, the excitement having died away in his native country, young Carey returned home.

While in France, he was called upon by the Marquis de la Fayette, who was seeking information relative to the condition of Ireland, and we shall see that the great patriot and friend of American liberty did not forget the acquaintance, when he was subsequently in Philadelphia.

After his return to Dublin, by the assistance of his father, who had in the mean time purchased of McDonnell the balance of his son's apprenticeship, young Carey, being then twenty-two years of age, set up a paper called the *Freeman's Journal*. It was commenced in October, 1783, and is described by its editor "as enthusiastic and violent."

It soon obtained an extensive circulation; had decided influence on public opinion, "fanning the flame of patriotism which pervaded the land, and exciting the indignation of government, which formed a determination to put it down." On the 7th of April, Mr. Foster moved in the House of Commons:

"That an address be presented to the Lord-Lieutenant, requesting that he will please issue his proclamation, offering a reward for the apprehension of Mathew Carey."—*Parliamentary Register*, 1783-4.

Mr. Carey was also prosecuted for a libel on the Premier. He was finally arrested in his own office, and conveyed to the house of the serjeant-at-arms, L'Estrange, as Parliament had previously adjourned. But Parliament reassembled on the 19th of April, and he was taken before that body; and, to the astonishment of all the friends of any thing like liberty of speech, he was, by a vote of forty-three to forty, committed to Newgate. On the 14th of May, "Parliament having adjourned, and their power of detention in prison having ceased, I was (says Mr. Carey) triumphantly liberated by the Lord Mayor." But he adds, "although thus freed from the clutches of the Parliament, the criminal prosecution for the libel on John Foster, the Premier, like the sword of Damocles, was suspended over my head." The Attorney-General having besides filed a bill against him, *ex-officio*, to prevent the action of the Grand Jury, it was deemed best that he should quit his native country, inasmuch as justice was obviously to be denied by those in authority in "his own, his native land." Accordingly, disguised in a female dress, to escape the myrmidons of government, he took passage on board the *America*, on the 7th of September, 1784, and landed in Philadelphia on the 15th of November following.

In the difficulties and embarrassments that had attended his prosecution and imprisonment, his means had much run

down, and when he landed on the wharf at Philadelphia, he was an entire stranger, with scarce a dozen guineas in his pocket! The newspaper had been sold to his brother for five hundred pounds, to be remitted as soon as he could conveniently do so; but his hopes from that source were almost blasted, for he never received but fifty pounds, the Freeman's Journal having been ruined, "partly by the persecution of his brother, but chiefly by government's setting up a paper with the same name, in order to take its custom and destroy it."

But a very pleasant and unlooked-for event gave new courage to his hopes, if it did not indeed add a bright coloring to all his after career. We have said before that the Marquis de la Fayette had made a call upon young Carey while he was at the printing-office of Passy, in France. He was then at Mount Vernon, whither a fellow-passenger of Mr. Carey's, named Wallace, had repaired to deliver letters to the Marquis with which he had been charged. The former made many inquiries of Wallace in relation to the affairs of Ireland, and observed, that he had seen "an account of the Parliament's proceedings against the persecuted printer, Mathew Carey." Wallace informed the Marquis that he came passenger with Mr. Carey, and that he was then in Philadelphia. Subsequently, on Lafayette's arrival in Philadelphia, he wrote Mr. Carey a note, desiring a call at his lodgings. "He received me," said Mr. Carey, "with great kindness, condoled with me on the persecution I had undergone, inquired into my prospects, and having told him I intended to set up a newspaper, he approved the idea, and promised to recommend me to his friends, Robert Morris, and others. Next morning a letter was handed to me from him, containing four one hundred dollar notes, on the Bank of North America, but it contained not a word in reference to the inclosure." This was a noble act, worthy of the man who had expended a large portion of a princely

fortune, and freely offered his life, in the cause of American liberty. He "meets a poor, persecuted young man, destitute of friends; his heart expands, and he freely gives him means of making a living, without the remotest expectation of a return, or of ever again seeing the object of his bounty."

It is due to Mr. Carey to state, that he subsequently sent the Marquis a valuable present; and when he arrived in our country in 1824, in broken fortunes, he sent him, also, a check at New York, for the full sum of four hundred dollars, which Lafayette very reluctantly received.

If Bulwer had embodied the early career of Mr. Carey, he might well have said of him, that,

"In the lexicon of youth, which Fate reserves
For a bright manhood, there is no such word
As *fail*."

Actuated by this dauntless spirit, he immediately commenced a newspaper in Philadelphia, called the Pennsylvania Herald. He purchased his types out of his little fortune, and as a bookseller named Bell had recently deceased, among whose effects was an old and much-worn press, Mr. Carey purposed its purchase; but Colonel Oswald, who published the Independent Gazetteer, regarding the commencement of another paper with rival feelings, bid against Mr. Carey, until he raised the price of the old press to fifty pounds, nearly as much as a new one of the same kind was worth, "being," adds Mr. Carey, "one-third of my whole fortune."

The first number of his newspaper was issued on the 25th of January, 1785, and the history of its progress shows that none but an undaunted mind and indomitable spirit would ever have been successful in its establishment. The editor was a perfect stranger, totally unacquainted with the feelings, prejudices, and wishes of those he had come among.

The first decided impression which the newspaper made, resulted from the commencement, in its columns, of the English newspaper practice of reporting, *in extenso*, the speeches of the House of Assembly. This was then novel in this country, and soon made the Herald much sought after—especially as the editor showed a wonderful faculty in making his reports accurate. He was much aided in this by a most tenacious memory, which was at the bottom, in all his after life, of his storing away for ready use, probably, a greater body of valuable statistical and other knowledge than almost any man of the age in which he lived.

Parties at this period ran high in Pennsylvania, as they did elsewhere. The general classification was Constitution-
alists and Republicans. “The former were supporters of the constitution then existing, which conferred the legislative powers on a single body, styled the House of Assembly; and the executive department on a president and executive council. The republicans were zealous for a change in the legislature, so as to have two branches, a Senate and House of Representatives. There were various minor points of difference, unnecessary to be particularized.”

Colonel Oswald, of the Gazetteer, was the organ for the republicans, and wrote a very violent attack on a society of foreigners, styled “the newly adopted sons of the United States.” Mr. Carey, A. J. Dallas, and many other powerful writers, were members, and they annoyed the republican party very much with their pens. Colonel Oswald denounced the society as “foreign renegadoes.” Mr. Carey wrote a reply, in which were these sentences :

“National reflections are as illiberal as they are unjust : but from Americans, they are something worse. A great part of the armies that nobly gained America her independence, were aliens, or foreigners, many of whose coun-

trymen are now the subjects of obloquy and reproach. I mean French, Germans, Irish, etc."

A bitter newspaper controversy ensued, which finally terminated thus: Mr. Carey, in speaking of some of Colonel Oswald's paragraphs, holds this language:

"The literary assassin, who basely attempts to blast a character, is a villain, whether he strut in the glare of day a ferocious Colonel Oswald, with a drawcansir countenance, or skulks a Junius, concealed for a quarter of a century."

Colonel Oswald made this reply:

"Your being a cripple is your main protection against personal insults."

Mr. Carey's rejoinder was:

"Though I am a cripple, there is a certain mode in which I would be on equality. This hint is the less necessary to a man whose newspaper frequently holds out threats of coming to the point."

This correspondence Mr. Carey reprinted in a satirical poem, entitled, "The Plagi-Scurriliad, addressed to Colonel Oswald." The latter returned it by a Captain Rice, who said, "Colonel Oswald considers this a challenge." Mr. Carey coolly replied, "It was so intended," and referred him to a Mr. Marmie, a French gentleman, of the house of Turnbull, Marmie & Co. The seconds fixed on Saturday, the 21st of January, 1786, for the day of meeting. They met accordingly, in New Jersey, opposite the city. Colonel Oswald having served in the army, was a practiced shot, while Mr. Carey had never drawn a trigger but once in his life. They were at ten paces distance, when the word was given, and the pistol of Colonel Oswald shot his antagonist through the thigh bone, which laid him up for nearly sixteen months. All the records of the times show that both parties behaved coolly and magnanimously on the ground; and the result was more fortunate than most duels are, for it appears to have made the parties feel

toward each other, with the generous Frenchman, Colonel Damas: "It is astonishing how much I like a man after I've fought with him."

It is but simple justice to Mr. Carey to add here, that he regretted his having engaged in this duel during all his after life; and following up his early impressions, he continued to wield his pen against this relic of the ages of barbarism, which has, through a false notion of honor, caused the loss to America of so many valuable lives. Mr. Carey appears to have acted throughout with a firm conviction that it was the determined purpose of Colonel Oswald and his friends to blast his character and destroy his hopes; and, urged forward by a natural warmth of temperament, he declares, "On one thing I was resolved: if I displayed the white feather, I would never see Philadelphia more."

The next work in which Mr. Carey was concerned, was the *Columbian Magazine*, wherein he was interested with four other partners. He finally, however, withdrew, and commenced the *American Museum*, a magazine "intended to preserve the valuable fugitive essays that appeared in the newspapers," which he continued until December, 1787. But the times were not, in those early days, very propitious for magazines; and it should be mentioned as a matter of encouragement to others to persevere under great difficulties, that Mr. Carey declares himself often to have been in such a state of "intense penury," that he was frequently compelled to "borrow money to go to market." As a specimen of his poverty, he quotes the case of a German paper-maker living fifteen miles from the city, to whom Mr. Carey had given a note for thirty-seven dollars, which he had come to Philadelphia five times for, receiving the amount in as many instalments.

The marriage of Mr. Carey was the next event of importance. Miss B. Flahavan, the daughter of a highly respectable citizen, who, like thousands of others, had been

ruined by the Revolution, was the partner of his choice. She had no dowry but that of prudence, intelligence, and industry, and these are far richer than any other that can be bestowed. She had united herself to a man whose whole fortune consisted of a few hundred dollars' worth of furniture, and some back numbers of his magazine, comparatively valueless as soon as the work was abandoned. But what of that? Both husband and wife had minds filled with good common sense. They had no false pride to retard their efforts. They were persevering and economical, and together they resolved to make their way in the world. "We early," says the husband, "formed a determination to indulge in no unnecessary expense, and to mount the ladder so slowly, as to run no risk of having to descend." What a salutary example is here written in one sentence for the young of our day! How altered is the mode of beginning the marriage life now-a-days! Large rents, expensive establishments, unlimited debts, "routs and rounds of fashion," are at once launched into; and the young couple live on, so long as petty shifts, contrivances, and deceptions will sustain them, and then sink into homeless misery, from which perchance they never recover. "Daughters, tenderly reared, and who have brought handsome fortunes to their husbands, are often obliged to return home to their aged parents, who have to maintain them, their husbands, and their children—a deplorable fate for old age." Fathers have the unspeakable misery of beholding their sons, in whom the hopes of after years were centered, broken down, indolent, reckless, dissipated—hanging on society as pests and nuisances, instead of becoming ornaments and examples of it. Oh "what masses of misery would it not prevent," if the young men of our day would adopt the shining and virtuous example of the heads of the family, the incidents of whose lives we may so profitably dwell upon!

They lived happily together for nearly thirty-nine years,—until the death of Mrs. Carey, which occurred many years since,—rearing a family of six children, two having died in infancy, and one at the age of seventeen. The prudential habits, fixed principles, and strong common sense, which ever guided these parents, have been reflected in the estimable characters of their children. It will not be proper to speak here as we might be tempted to do, of the living; but we may be allowed the remark, as proof of correct parental guidance, that the gentlemen and ladies of this family are worthily ranked among our most estimable citizens. The eldest son, Mr. Henry C. Carey, was for many years known as one of the extensive book-house of Carey, Lea & Co., from which he retired, a few years since, with an ample fortune, as the result of strict application to business, and unfaltering mercantile honor. That gentleman, too, is a good writer, and his works, all of which are politico-economical, have met high consideration from the ablest writers of our own country and of Europe.

After the relinquishment of the Museum magazine, Mr. Carey commenced printing and bookselling on a limited scale, but by the most unceasing industry, perseverance, and integrity, he went on gradually extending his business, and making slow but sure steps to wealth. "Some idea," says Mr. Carey, "may be formed of my devotion to business from the fact that, for above twenty-five years, I was present, winter and summer, at the opening of my store; and, my parlor being close to the store, I always left my meals when business of any importance was being transacted." How different this from the custom of too many of the present day! Up pretty much all night in the whirlpool of false society, the morn has wasted into noon ere they come out to their places of business; and in the afternoon, instead of "minding the shop," they find it "indispensable to health" to whirl out of town in a cabriolet!

If the example of such a man as Mathew Carey is worth any thing, let those who are determined to succeed in life reform altogether those habits, which are sure, sooner or later, to bring destruction upon them. Neglect of business, luxurious living, attempts at show, and false pride, are the alarming evils that lie in the path of many of the young beginners of our day, of all trades, professions, and avocations; and what lessons of caution and wisdom may we not learn from the characters, habits, and principles of the substantial men who have preceded us, and who, by slow but sure efforts, went steadily up to positions from which they had no fear of falling! Better to commence on a small scale, than to begin on a large one and finally be broken down; and the entire history and experience of all the straightforward and sagacious merchants of the past, is a triumphant illustration that industry, prudence, and honesty are sure to ascend, in the long run, where all else may fail. Stephen Girard was once a poor sailor-boy before the mast; William Gray, an humble mechanic; and Peter C. Brooks, a small-salary secretary in an insurance office; and yet they went up by their own hands, became honorable merchants, and amassed princely fortunes. They were, like all men who have made to themselves fame or fortune, hard workers and close thinkers. They "minded their own business," and, what was of infinite consequence, had no time to meddle with that of other people.

Their examples may well be imitated for rigid mercantile integrity, and unfaltering punctuality in the performance of every obligation, by all who wish to go up in the right way.

In 1793, Mr. Carey was a most efficient member of the committee of health, with Mr. Girard and others, when the yellow fever prevailed so dreadfully in Philadelphia. Both these gentlemen were very active in their devotion to the sick. When it was found impossible, from the danger of

the situation, to obtain any one to become superintendent of the hospital at Bush-hill, Stephen Girard nobly stepped forward; and Mr. Carey states that Mr. Girard "helped to dress the sores, and perform all the menial offices for the sick." Mr. Carey wrote a history of this dreadful calamity, giving a "full account of its rise, progress, effects, and termination." It is a thrilling narrative.

In the same year Mr. Carey, regarding with deep commiseration the forlorn condition of many of his countrymen who came to our shores, was principally instrumental in the formation of an association called "The Hibernian Society, for the relief of emigrants from Ireland;" an institution which has since done much good, and is still numbered among our most beneficial societies.

While Cobbet was in Philadelphia, in 1796, some meddlesome individuals sought to embroil Mr. Carey in an angry controversy with him. In one of Cobbet's previous works he had mentioned Mr. Carey favorably, and the meddlers were constantly throwing out insinuations that Cobbet was afraid of him. Mr. Carey addressed a note to Cobbet, early on this attempted embroilment, in which he tells him: "I have never written a line respecting you, and my determination is to pursue the same line of conduct, unless I am driven to a different course by unprovoked aggression." It seems, however, that the issue finally came, and a very bitter one it was. It was a newspaper and pamphlet war of some time continuance, wherein many hard things were said by both parties. Mr. Carey finally published what he termed "A Plumb Pudding for Peter Porcupine," handling his adversary without gloves. Subsequently Mr. Carey issued a Hudibrastic poem, the purpose of which was to show up the scurrility and abuse that found place in Cobbet's newspaper; and so ludicrously did he do this, that it had the effect to end the "tug of war." Cobbet never made any reply afterward.

In 1802, Mr. Carey was elected by the Senate of the State a director of the Bank of Pennsylvania, which station he occupied until 1805. He mentions, as a disadvantage to him from the position, the lenity shown by the other directors, whereby his debts rose extravagantly high. This evil he urges with great warmth and zeal, as the one which several times in his business life came near bringing him to bankruptcy. "I printed and published," he declares, "above twice as many books as were necessary for the extent of my business; and, in consequence, incurred oppressive debts to banks—was laid under contribution for interest to them and to usurers, which not only swallowed up my profits, but kept me in a constant state of penury. I was in many cases shaved so close by the latter class, that they almost skinned me alive. To this cause my difficulties were nearly altogether owing, for I did a large and profitable business almost from the time I opened a bookstore."

He sets down another evil practice of his business career, which he cautions young traders to shun, as they would "temporal perdition." It is that of endorsement. "In this way, in fourteen years," he writes, "I lost between thirty and forty thousand dollars; and but for this, I might have retired from business ten years earlier than I did; besides, in one of the cases of failure, I was brought to the verge of stoppage." Actuated by that expansive benevolence which, during his whole life, was a leading trait in his character, Mr. Carey, about this time, and for some years onward, wrote and published much to try and bring about a modification of the taxes of Philadelphia. His positions were founded on the great inequality that existed between the taxes on real estate and personal property. He states an example, viz.: "Stephen Girard did not pay as much tax for all the stock of his bank, and all his bonds and mortgages, as was paid by a single ground-rent of two hundred

dollars." Some salutary improvements were finally made, especially so far as related to "ground rents and houses."

The next subject of public importance in which his pen became deeply engaged was, in 1810, on the question of the renewal of the charter of the Bank of the United States. He wrote a series of essays warmly advocating the renewal, and gave much personal attention to the matter, as well at home as at the seat of the general government, which, all those who are familiar with the records of the times are aware, made him many bitter opponents, as well as many warm friends, according to the character of their views in regard to the measure in agitation.

The publication of "The Olive Branch" Mr. Carey regards as one of the most important events of his life. It took place in 1814. The purpose the author had in producing it was, to "endeavor, by a candid publication of the follies and errors of both sides, to calm the embittered feeling of the political parties." The first edition was produced within the leisure time of six or seven weeks. It formed a duodecimo volume of two hundred and fifty-two pages, of which about eighty were public documents. It was sold out immediately, and the author says, "I was preparing a new edition when the thrice-welcome news of peace arrived, which I thought would render it unnecessary." He subsequently, however, had good reason to change that opinion, from the demands that came in; and one edition after another was prepared, each one receiving some addition, until, within three years and a half, ten editions were struck off, there having been over ten thousand copies sold.

The next large work he produced was, "The Vindiciæ Hibernicæ," which made its appearance in 1819. His object in writing this work was, to prove, among many other positions, that, from the invasion of Ireland by Cromwell, the government of that country had been marked by almost every species of "fraud, chicane, cruelty, and oppression;"

that the Irish were, from time to time, goaded into insurrection; that they did not enjoy the free exercise of their religion; that the pretended conspiracy of 1641 was a miserable fabrication, and that the massacres, said to have been committed by the Irish in the insurrection of the same year, are unfounded in fact. There have been, and will continue to be, various opinions as to the success with which the author has made out his assumptions; but there is one thing which everybody will be very ready to admit, viz., that the author brought great patience, perseverance, and industry to its preparation, for he consulted not less than sixty different works, and made five hundred and ninety-six quotations. In Ireland, especially, the book received great praise, having been pronounced by the highest authorities as "the best vindication of Ireland that was ever written."

Soon after the publication of his "Vindication of Ireland," he entered the lists in favor of "The Protective System of American Industry," and became for many years the untiring champion of that policy in its broadest extent. He wrote a series of essays, which were published by a very reputable society, established in Philadelphia to aid in the encouragement of domestic industry. They were anxiously sought for by the friends of the system, and were generally copied into the newspapers north of the Potomac. Subsequently he brought forth numerous other writings, favoring the "Protective System," forming in all fifty-nine distinct publications, and embracing in the whole two thousand three hundred and twenty-two pages. Besides, he was always ready to put his hand in his pocket, and did so, to a very large extent, to aid in the advocacy of a system he had so ardently embraced. As was the case when he came out so warmly for a recharter of the former United States Bank, his efforts provoked many opponents, and won him also many warm friends, as was natural from the contro-

verted nature of the subject he so zealously advocated. Many public demonstrations of gratitude followed his labors, and there were also indications of public opinion denunciatory in no stinted terms of his toils and his views.

In Professor Longfellow's *Hyperion* are to be found these beautiful and expressive sentences :

"It has become a common saying, that men of genius are always in advance of their age ; which is true. There is something equally true, yet not so common, namely, that, of these men of genius, the best and bravest are in advance, not only of their own age, but of every age. As the German prose-poet says, 'every possible future is behind them.'"

In no inapt sense may we apply this to Mathew Carey. His penetration and sagacity seemed to keep him uniformly in advance of most others on great subjects of state and national importance. As a proof of this, we may quote what is stated by a worthy compeer, now living, viz. : "That he was the first man in Pennsylvania to awaken public attention to the vast importance of a great system of internal improvements." He wrote pamphlets and circulated them, prepared a great many newspaper essays, and, finally, addressed letters to influential men in different parts of the State, inviting them to a meeting, to devise ways and means to secure, ultimately, the incalculable blessings of extended internal communication ; and he lived, with many of his patriotic colaborers, to witness the State of Pennsylvania not in the rear, at least, of any member of the American republic, either in the extent or value of her internal intercourse.

How his labors were appreciated by his contemporaries will be seen by the following extract of a letter from one of his most distinguished fellow-citizens, Mr. John Sargeant, then minister at Mexico, to the late Mr. Joseph Reed, son of President Reed :

“Mr. Carey—a man to whom we are all a great deal more indebted than we are aware of, and who is entitled to respect and regard for the generosity of his nature, the extent and variety of his knowledge, and his devoted and disinterested exertions in the public service. He has given more time, money, and labor to the public than any man I am acquainted with, and, in truth, has founded in Philadelphia a school of public spirit. This is bare justice to an excellent citizen, to whom also I am free to acknowledge my own particular obligations for his uniform friendship.—*Mexico, April 19, 1827.*”

The latter portion of Mr. Carey's life is too well known to need a detailed account of its incidents. He took an active part in all the worthy charities of the day. He seemed to have an ambition to do good, and whenever he took hold of a cause, he brought to it the devotion of his early days. He was a bold and unceasing advocate of the great system of universal education, utterly repudiating the idea that there should be an education for the rich, and another for the poor, zealously declaring that he would have education as free as the genial air. His labors in behalf of the poor—constantly seeking, both by his pen and his bounty, to ameliorate their condition—were untiring and disinterested. Especially have poor widows, left with a family of little ones to support, cause to remember in thankfulness the ever-readiness with which his heart and his purse were open to their forlorn hopes. For a long series of years he had a charity-list, on which were enrolled the names of hundreds to whom he regularly gave, once each fortnight, a donation of groceries and other necessities of life; and where they are to find another such a friend—God only knows!

In the entire efforts of Mathew Carey, he ever appeared to act upon the principle, “to let good offices go round.” In his more elaborate writings, what he regards as the great

interests of his fellow-men, appear to form the leading motive in their composition. His last publication of any extent was a small volume on the subject of domestic economy, entitled, "The Philosophy of Common Sense," the object of which was to embody his experience, and the maxims of his career of fourscore years. In the preface he feelingly states, that it will probably be the last one he shall ever give to the public: and now that the prediction is reality, we may safely declare, if he had produced nothing else, this little work would raise for him an enduring monument, in proof of the philosophic and common-sense tone of his mind, and the benevolence and affection of his heart.

There was one feature in the life of Mr. Carey which was of inestimable value to the young; and it cannot be too much commended to other gentlemen of leisure and ample fortune. It was a disposition to extend the hand of kindness to young men whom he observed of promising talents, justly ambitious, and systematically industrious. He would go out of his way to meet such, and to make them feel that he respected and was ever ready to aid them. He had not a particle of that small cliqueism which is too often the disgrace of literary men, nor had he any of the false pride which unfortunately becomes the guiding power of many a man who has gone up to wealth by the help of the labor of his own hands. On the contrary, his house, his counsel, his library, and his heart were open to the young, the ambitious, and deserving; and many an enterprising citizen can go back and date the hour of his triumph to the unfaltering smiles which he ever met from the beaming countenance of Mathew Carey; and, as perseverance, industry, economy, and integrity, were the Corinthian columns of his own character, he delighted to impress upon his vast body of young friends, that upon none other could they ever rear enduring fame or substantial wealth.

Mr. Carey breathed his last, at his own residence in Walnut-street, on the evening of Monday, the 17th of September, 1840, at the ripe age of eighty years. His having been, a week previously, overturned in his carriage, no doubt hastened the termination of his life. His funeral denoted the universal esteem of his fellow-citizens. It was one of the largest, excepting perhaps that of Stephen Girard, that ever occurred in Philadelphia. Many societies joined in the procession. The body was borne to St. Mary's Church, where the solemn service of the dead was performed. The church was crowded to excess, thousands having come forth, spontaneously, to pay the last tribute of respect to one who ended his labors of benevolence only when he ceased to breathe!

“Such pass away; but they leave
All hope, or love, or truth, or liberty,
Whose forms their mighty spirits could conceive
To be a rule and law to ages that survive.”

THOMAS EDDY.

THE character of Mr. Eddy as a merchant and a man induces us to place it on record. Connected as he was with those great projects for ameliorating the moral and physical condition of New York, the Erie Canal and the penitentiary system, and exhibiting the pure example of a spotless life, as well as a model of commercial integrity, it is believed that a short account of one who occupied so prominent and useful a position in the history of his country will be peculiarly acceptable to that portion of the present generation who now throng the busy marts of trade and commerce. That noble charity, the New York Hospital, stands a monument of the liberal, warm, and active spirit which glowed in all his actions, through a long and varied life. The philanthropist Howard was his beacon-light; and emulating the example of that good man, he devoted himself, body and soul, to the mitigation of human misery, in whatever shape it assumed. Such, indeed, were his virtues, that he received by general consent the appellation of the "HOWARD OF AMERICA."

THOMAS EDDY was born in Philadelphia, on the 5th of September, 1758. His parents were from Ireland, and had emigrated about five years before. They belonged to the Society of Friends. His father was engaged in the shipping business until 1766, when he went into that of the hardware, in which he continued until his death, which occurred in the latter part of the same year. Mrs. Eddy, with a large family of children, continued the business for a number of years after her husband's death, when she removed to Bucks county. On account of the disordered

state of the times, seminaries of learning were few and badly conducted, and the scholastic acquisitions of young Eddy, at the age of thirteen, were comprised within narrow limits. "All the learning," he says, in a short memoir of himself, "all the learning I acquired was reading, writing, and arithmetic as far as vulgar fractions. As to grammar, I could repeat some of the definitions by rote, but was totally ignorant of its principles." At the age we have referred to, he was apprenticed to a Mr. Hoskins, of Burlington, New Jersey, to learn the tanning business, but some misunderstanding having occurred with his employer, he remained but two years with him.

An acquaintance formed in his sixteenth year, with a young man named William Savary, seems to have given such an impulse to his moral virtues as remained through life, and gave birth to the line of conduct which has since made him conspicuous among the few who are really good. He pays a rich compliment to this friend of his early years:

"Of William Savary, it would be difficult for me to say too much. No two persons could entertain a more near and tender regard and affection for each other, than always subsisted between us. He was a man of uncommonly strong mind, and good understanding. When about twenty-five years of age he became a minister, and perhaps there never was one more highly esteemed and beloved. He was admired by all classes, and openly opposed to every thing in the least marked with bigotry or superstition. As a preacher, he was in the first rank. His manner of delivery was pleasing and solemn, his mind was cultivated and improved, and he was uncommonly liberal in his sentiments toward those of other societies. I have often thought there never was so nearly perfect a character within my knowledge in our society, and none that more extensively inculcated and effectually diffused true, practical, Christian principles."

Upon the evacuation of Philadelphia by the British, Mr. Eddy went to New York, shortly after his brother Charles had sailed for England. He arrived in that city on the 4th of September, 1779, with the sum of ninety-six dollars. Totally ignorant of any kind of business, and with a slender education, he struggled hard to defray his necessary expenses. In the memoir to which we have referred, and from which we make liberal extracts, he says: "I took board with William Backhouse, in the house now occupied by Daniel McCormick in Wall-street, at the rate of eight dollars per week, besides having to pay one dollar weekly for washing; Samuel Elain, late of Newport, deceased, John I. Glover, and two or three other respectable merchants, boarded at the same house; becoming acquainted with them was highly useful to me, as it was the first opportunity I ever had of acquiring a knowledge of commerce, and the course of mercantile dealing. I knew that it was out of my power to support myself with what I then possessed, and that I must soon come to want, unless I could succeed in business. The first thing to which my attention was turned, was daily to attend auctions at the Coffee House, and being sensible of my own ignorance, I endeavored by every means in my power to acquire information, carefully inquiring of others the names of articles exposed for public sale, as it often happened that I was not even acquainted with the names of many of them. I then inquired their value, and advised with some persons previous to purchasing; sometimes, on noticing an article intended to be sold by auction, I would procure a sample, and call on some dealer in the article, and get them to offer me a fixed price on my furnishing it. In this way, by first ascertaining where I could dispose of the goods, I would purchase, provided the price would afford me a profit. On this plan I have found a purchaser for goods, bought and delivered them, and received the money, which enabled

me to pay the auctioneer the cost of them, without my advancing one shilling. I was obliged to live by my wits, and this necessity was of great use to me afterward. Some months after my arrival at New York, my brother Charles arrived from Ireland, and brought with him, on account of merchants there, provisions, linens, &c., shipped from Dublin, Cork, Belfast, and other ports. He returned to Europe in 1780, previous to which we formed a copartnership with Benjamin Sykes, under the firm of Eddy, Sykes & Co.

“This firm prosecuted business mostly in consignments from England and Ireland, and some shipping business. My partner was a good-natured, honest Englishman, but not possessed of a very intelligent, active mind; in consequence of this, the management and contrivance of the business fell to my lot, and, though very young and without experience, I had to write all the letters, and carry on every kind of correspondence, besides mostly making all the purchases and sales. By every packet we had to write twenty or thirty letters to England and Ireland, and to accomplish this, had frequently to sit writing till twelve or one o'clock in the morning. I was sedulously and actively employed in business, and in this way acquired considerable knowledge of commercial affairs. Our concerns were extensive, and were prosecuted with tolerable success, respectability, and reputation. My brother George was at this time in Philadelphia, about eighteen years of age. He possessed a remarkably sensible and comprehensive mind. Although he had no knowledge of business, he was full of enterprise. By him, in Philadelphia, and by Eddy, Sykes & Co. in New York, an arrangement was made, with the consent of General Washington, to supply the British and foreign troops with money, who were taken with Lord Cornwallis at Yorktown. The money was raised by my brother at Philadelphia, drawing on us at New York, and the moneys thus raised were paid to the paymaster of the

British and foreign troops, prisoners at Lancaster, Pennsylvania, for which he received and sent to Eddy, Sykes & Co. that paymaster's drafts on the paymaster-general at New York. By an agreement made with Sir Henry Clinton, the British commander, we were paid six per cent. commission. The whole amount paid amounted to a very large sum, and proved a profitable contract."

On his arrival at New York he renewed an intimacy previously formed in Philadelphia with Miss Hannah Hartshorne, for whom he entertained a tender and warm affection. His attachment was reciprocated, and they were united, in 1782, at the Old Meeting-house in Liberty-street.

Before the Americans re-entered the city of New York, Mr. Eddy removed to Philadelphia, where he formed a mercantile connection with his brother George. Charles had settled in Europe, and was prosecuting business there on his own account. In January, 1784, Thomas went to Virginia for the purpose of making purchases of tobacco, and shipping it to England. During the revolutionary war, tobacco, in Europe, sold at a very extravagant price; and for a year after peace was declared great quantities were shipped, thus causing the market to be so overstocked and the price so reduced, that immense sums were lost by the shippers. Thomas and George Eddy were included among those engaged in this unfortunate speculation. About this time the ill effects of a large importation of European goods, cut off by the war, began to be felt. The country was inundated with extensive shipments; remittances were difficult to be made, and consequently a great many houses, both here and in London, became bankrupt. Charles had supplied Thomas and George Eddy with goods on credit to a large amount, and they in turn had given extensive credits to their customers. The failure of the former, in London, expedited that of the latter. They were relieved from their embarrassments under a general act of bank-

ruptcy for the State of Pennsylvania. To the honor, however, of Mr. Eddy's unswerving business integrity, be it said, that every farthing of the pecuniary responsibilities of the firm have since been discharged, except some few that were not legal, and which it was not deemed right to pay.

Anxious to re-establish himself in some kind of business, Mr. Eddy made a voyage to England, where he remained three months; but this proved of no advantage to him. On his return, he again settled in New York, and being assisted by the kindness of Robert Browne and others, he commenced the occupation of an insurance broker. There were none engaged in this business at that time, and his gains were consequently rapid. "About 1792," he says, "the public debt of the United States was funded; this afforded an opportunity for people to speculate in the public funds. In this business I made a good deal of money. I declined acting as an insurance broker, and did considerable business as an underwriter, in which I was successful. In 1793, or 1794, I was elected a director in the Mutual Insurance Company, and soon after a director in the Western Inland Lock Navigation Company, and in 1797, was appointed treasurer of that company."

From early youth Mr. Eddy evinced an uncommon zeal in every project for the amelioration of the human race. It is, unfortunately, one of the prominent traits of mankind to be selfish, and society would present but a bleak and barren aspect were it not for the inspiration of a few who seem to be elected to breathe into the world the spirit of Christianity; men who, forgetful of self, nobly exert themselves as ministering angels to supply the wants and alleviate the sufferings of the victims of disease, poverty, persecution, ignorance, and crime. "Promiscuous charity," eloquently observes a distinguished writer, "has been practiced by the kind-hearted and the wealthy in every age and nation. The benevolent have poured the oil and wine

into the wounds of the unfortunate, to assuage their anguish, if they could not heal them ; they have fed the hungry and clothed the naked, and in so doing, have received their reward in the blessings of the just. The Great Teacher declared that, inasmuch as this was done to one of the children of misfortune, it was done unto himself. But, notwithstanding this generous current of philanthropy has been flowing in the hearts of the virtuous, in all nations, since the birth of man, yet it was left for a late age to collect facts relative to human misery, and from these to form a system for permanent relief." Such was the end and aim of Mr. Eddy's long and useful life. He was directly instrumental in the establishment of many of those institutions which are now the pride and ornaments of New York, and eloquent monuments to the memory of him who effected their being. We propose to enumerate briefly the leading events of Mr. Eddy's life, which was almost exclusively devoted to the public good, and the great works in which he was engaged.

One of the first projects which engaged Mr. Eddy's mind, was a change in the penal code of New York. Branding, whipping-posts, pillories, and solitary confinement without the relief of labor, were the means of reformation in that day ; and men were made to believe that the world should be governed with a rod of iron. Mr. Eddy's soul, in emulation of his sect in Pennsylvania, revolted at the recognition of such a principle. That State, through the efforts of the Friends, had effected a change in the mode of punishing crime. There was a warm desire in Mr. Eddy's breast to bring a similar plan into operation in New York. He accordingly, in the year 1796, engaged in that work with General Philip Schuyler and Ambrose Spencer, then influential members of the senate, and the latter, since, chief-justice of the State of New York. With the assistance of Mr. Eddy, a bill was drawn up for estab-

lishing a penitentiary system, and both gentlemen made eloquent speeches in its favor. The legislature were soon convinced of the utility and practicability of the measure, and it was passed. Five persons, among whom was Mr. Eddy, were appointed as commissioners for carrying the bill into effect, and to erect a suitable prison, the building of which was by general consent intrusted solely to him; and when it was finished, such was the interest which he took in its success, that he consented to serve as its director and agent, in which capacities he continued for more than four years. He was so assiduous and calculating in his duties, that every anticipation of his friends and of himself was more than realized. The expenses of the establishment had been less than were expected, the health of the prisoners better than that of the free and honest citizens in the ordinary walks of life. Such cleanliness, order, and moral discipline, marked the penitentiary system under the administration of this untired philanthropist, that those formerly dissipated and sickly, were made sober and healthy. He watched the results of his plans, and held to a theory no longer than he found it good in practice.

In 1801, Mr. Eddy published his celebrated volume on the State Prison of New York, one of the most admirable papers which has been written before or since on the topics of which it treats, viz., causes of crime, punishments, reformation, prison discipline, &c. No one had studied the subject more thoroughly, or was better versed in its principles; and the work shows him to have been well acquainted with the writings of Beccaria, Montesquieu, Howard, Penn, and others.

While in the management of the New York prison, Mr. Eddy found that the plan of erecting and conducting such establishments was susceptible of a great improvement, and to him belongs the merit of inventing and introducing a valuable feature which has been adopted in most of the

States. We allude to the confinement of convicts in separate cells during the night. He found, from careful observation, that several confined in a cell corrupted each other, for each one told to his companions his career of vice, and all joined by sympathetic villany to keep each other in countenance. This, to the eye of the shrewd philanthropist, was not long concealed; and like a man of moral intrepidity, he avowed his error and condemned it. Through his exertions a bill was passed by the legislature, making it optional on the part of the city and county of New York, to construct a prison with solitary cells. But not being made imperative, although it was approved by Mr. Eddy's friends and the public generally, yet the new plan was not immediately introduced into this country; Mr. Eddy was, however, not discouraged. At that time, he reckoned among his correspondents on the other side of the Atlantic, such men as Roscoe, Colquhoun, Bentham, and Murray. He immediately wrote to Mr. Colquhoun, mentioning his plan. The letter was shown to Lord Sidmouth, then minister for the Home Department, who, as well as Mr. Colquhoun, gave his decided approbation of the plan, and wished it should be introduced into England; and this was done by the London Society for improving prison discipline, and one or two prisons were soon after built upon this plan, one near London, containing six or seven hundred cells. A prison was also built at Pittsburg, in Pennsylvania, upon this construction, containing from five to six hundred cells. When the Auburn state prison was erected, Mr. Eddy urged them to have the buildings wholly divided into cells, seven by nine feet each, but most of the commissioners were afraid to try the experiment fully, but did it only in part, and this change from the old plan was made from their confidence in the judgment of the adviser.

When Messrs. Tibbets, Allen, and Hopkins made their

report to the legislature on the prisons in 1824, the object of their appointment being to inquire into the expediency of abolishing the penitentiaries, which had become somewhat unpopular from bad management, they reported in favor of the excellence of the system recommended twenty-two years before by Mr. Eddy, and the result has been its extension not only in New York, but in almost every State of the Union.

To Mr. Eddy's energies in favor of the New York Hospital, is perhaps owing its usefulness at this day. That institution was established before the Revolution, by philanthropic individuals on this and the other side of the water. The great event which changed the political destiny of our country, paralyzed the spirit which gave vigor to the institution to which we allude. Mr. Eddy was elected one of its governors in 1793, and through his active exertions, the legislature was induced to make liberal grants to support and extend its means of benevolence. Mr. Eddy's attention was also directed to the establishment of a department for the treatment of lunatic patients. He visited Albany in 1815, and in conjunction with one or two influential members of the legislature, procured the passage of an act appropriating ten thousand dollars a year for the support of the insane, and for erecting new buildings. To this cause we owe that noble institution, the Asylum for the Insane, at Bloomingdale. These successes in the cause of philanthropy, afforded Mr. Eddy the liveliest pleasure.

In 1793, Mr. Eddy and John Murray, brother to Lindley Murray, were appointed a committee of the Friends' yearly meeting, for the improvement of the Indians, whose reduced and wretched condition attracted the notice of the benevolent. They accordingly made a visit to the miserable remnants of the Six nations—the Brothertown, Stockbridge, Oneida, and Onondaga Indians, for the purpose of

inquiring into the best method of alleviating their condition. Their report was so favorable that large sums of money were raised and expended for the amelioration of these tribes. While Mr. Eddy was among them, he was excessively beloved: his hospitable mansion was a wigwam to the traveling Indian, where he ate when famished, and drank when thirsty. He and the famous Red Jacket were strong friends; for they were both philosophers and philanthropists, although the latter was of a somewhat sterner mould. Mr. Eddy labored hard to suppress those habits of intemperance which are working their destruction.

Among his other efforts to promote the public prosperity, Mr. Eddy possesses a just claim to a share in investing New York with the benefits of inland navigation by means of the great Erie Canal, the interests of which were so greatly forwarded by the immortal Clinton. Doctor Hosack, in his memoir of that great man, assigns Mr. Eddy a place next to him, as being "chiefly instrumental in effecting a direct internal communication between Lake Erie and the Atlantic." He was at an early period one of the directors of the Western Inland Navigation Company, which had for its object the improvement of the communication between the eastern and western portions of the State. The company expended large sums on the navigation of the Mohawk, which impoverished it; and Mr. Eddy, in his capacity of director, made frequent exploring visits to the interior of New York, to ascertain the practicability of constructing a canal, and unsuccessfully importuned the company to undertake the project of canal navigation. Being at Albany in 1810, he conceived the project of applying to the legislature for the appointment of commissioners to examine and explore the western part of the State, with a view to the construction of a canal from the Mohawk to Seneca Lake. Mentioning his plan to his friend Judge Platt, then a senator, and since a justice of the Supreme

Court, it was highly approved of, and that eminent man suggested the plan of a canal from the Hudson to Lake Erie. A bill was immediately drafted to appoint a commission for this purpose, and it was resolved to present it the next day. Names were selected equally from the two political parties, to be appointed as commissioners. They comprised those of Gouverneur Morris, De Witt Clinton, Stephen Van Rensselaer, Simeon De Witt, William North, Thomas Eddy, and Peter B. Porter. These arrangements were fully perfected by both houses passing the bill immediately, and without a dissenting voice. In the following summer, the commissioners made their exploration from one end of the State to the other, and reported to the next legislature, and several laws were enacted favorable to the prosecution of the project. The last war, however, interrupted the proceedings; and, besides, the plan was violently opposed on party considerations, while there were many who doubted the pecuniary ability of the State to carry on so stupendous a work. Notwithstanding the furious opposition the project met with, Mr. Eddy was not willing to resign a favorite scheme, and he determined to make one more effort. Judge Platt being in New York in 1815, holding a court, Mr. Eddy proposed to him to call a public meeting, in order to urge the propriety and policy of offering a memorial to the legislature, pressing them to prosecute the canal from Erie to the Hudson. Judge Platt readily agreed to this proposition, and consented to open the business to the meeting, if one could be obtained. He then called on De Witt Clinton, who united with him in adopting measures to procure a public meeting. Accordingly, a large and respectable meeting was held at the City Hotel. William Bayard was chairman. Judge Platt made an introductory speech, and was followed by De Witt Clinton, John Swartwout, and others. Cadwallader D. Colden, De Witt Clinton, John Swartwout, and Mr. Eddy,

were appointed a committee to draft a memorial to the legislature. This memorial was drawn up by De Witt Clinton, and from the masterly manner in which it was written, it was evident he had a complete knowledge of the subject, and evinced the uncommon talents of the author. It was signed by many thousands in this city, and throughout the State. With the legislature it had the desired effect, and was the means of establishing the canal policy on a firm basis, and producing the law of 15th of April, 1817, directing the work to be commenced, which was accordingly done on the 4th of July following.

In the interim, Mr. Eddy evinced the unusual forecast of his mind, and his clear judgment, by his exertions, in connection with De Witt Clinton and Robert Fulton, to the opposition caused by men not capable of forming a correct judgment as to the practicability of the great work. This was done by the publication of pamphlets, essays in newspapers, &c.

The first savings bank in this country was established in the city of Philadelphia, and almost at the same time another at Boston. Mr. Eddy, impressed with the utility of these institutions to industrious persons with small means, saw only another plan of giving scope to that active spirit of philanthropy which fired his soul. His exertions to establish such an institution in New York, failed for a long time to receive competent support. In 1803, however, in company with John Murray, Jr., and Jeremiah Thompson, he met with full success, after triumphantly removing every objection. The New York Savings Bank was thus established, and has remained in full and active operation ever since; and the thousands who have been benefited by its good offices, can attest the value of such an institution. Mr. Eddy was a director, and its vice-president, to the time of his death.

The New York Bible Society is also another monument

of Mr. Eddy's ardent desire to improve the condition of mankind. This branch of the great society which has directly and indirectly effected so much good to the human race, even to the uttermost parts of the earth, was formed in 1806, only two years after the birth of its parent in London. Who can estimate the vast amount of intellectual and moral happiness conferred on a large proportion of mankind, who would otherwise have remained in hopeless darkness, by the introduction of the benign principles of Christianity and its necessary companions, civilization and refinement? The latest moment of Mr. Eddy's life found him an efficient and active supporter of the society he had aided in establishing.

In his connection with the prison system of this State, Mr. Eddy had occasion to observe the full force of the axiom, that "ignorance is the mother of crime." He therefore directed his efforts to the establishment of a free school, for those children not otherwise provided with the means of education. An act of incorporation was obtained for a society for establishing a seminary of this description. Funds were raised by subscription for carrying out this benevolent project, and in a short time great benefits flowed from its operations. From this small beginning has grown the great and splendid system of public instruction which is as honorable to New York as it has been advantageous to her citizens in every walk of life.

We might go on enumerating severally, and descanting on the various public acts of the life of the subject of this memoir, for there was scarcely a plan started within the scope of this truly good man that had in view the public benefit, which may not boast of his active exertions in its favor; but we have displayed sufficient of his actions to show that the predominant impulse which inspired him was philanthropy. His intellectual acquirements, though by no means brilliant, were sufficient to enable him to

shine in the great moral works to which he devoted himself, and the literary compositions he has left behind show him to have been possessed of a strong and discriminating mind. Mild, courteous, and dignified in his personal demeanor, he insured the love and respect of all around him.

Mr. Eddy's death occurred on the 16th of September, 1827, in the sixty-ninth year of his age. He had been failing for months, but at last his exit from the busy scenes of life was as sudden as that life had been tranquil. His memory will long be revered and cherished by those who are capable of appreciating true worth and excellence.

JONATHAN GOODHUE.

Few men have been taken from the ranks of life and usefulness, in this community, whose removal has occasioned so deep a sensation as was elicited by the death of the late Mr. Goodhue. It was not that he had sought for popularity, or had aimed at a commanding influence. A constitutional delicacy of feeling had rather led him to shun notoriety, and to shrink instinctively from places which could give him prominence. The strong sensation, then, which was manifested at his death, was but the spontaneous expression of the esteem and affection of the community in which, for so many years, he had lived and acted. In a widely extended intercourse, running through a long and active life, he had left the impress of his character on the minds and hearts of thousands who had known him and who had loved him. He had appeared among them not only as an upright man and an honorable merchant, but as a fellow-being entering warmly into their feelings and anxious for their welfare. This ready-flowing spirit of sympathy and kindness was strongly developed in Mr. Goodhue's character, and was the more impressive from his frank and lively manner, and the strong language with which he gave utterance to his feelings. No one could converse with him without perceiving it. It was spontaneous, and needed only the presence of a proper object to show itself distinctly and fully. There was, indeed, a transparency of character in Mr. Goodhue throughout, which left no doubt with any who conversed with him as to his principles and feelings.

The public demonstrations of sorrow on the occasion of

his death were in keeping with the feeling which pervaded the community. On the morning in which his death was announced, the colors of the shipping in the harbor were displayed at half mast. At a special meeting of the Chamber of Commerce and merchants of New York, convened on the occasion, the following resolutions were unanimously adopted :

“Resolved, That the Chamber of Commerce, and other merchants of New York, representing the unanimous sense of this body, record the death of Jonathan Goodhue, now no more of earth, with the sincerest grief, and with the highest respect for his virtues.

“Resolved, That as a merchant, his enterprise, his systematic attention to business, his unvarying good faith and fidelity, his unspotted honor and unstained integrity, entitle him to a lasting good name in the commercial annals of our country.

“Resolved, That we equally declare our high esteem for his virtues as a man, for his kindness of heart, his liberality in useful public enterprises, and his activity in works of charity ; for his modesty, and also for his elevated Christian spirit, and for the unostentatious simplicity and blameless purity of his private life.

“Resolved, That, in common with the whole commercial community of this country, by whom he has been so long known and esteemed, we respectfully tender our sympathy to his mourning relatives and friends, and that these resolutions be communicated to them as a last mark of our respect.”

The members of the Mercantile Library Association, at a meeting convened on the occasion, adopted resolutions expressive of their sympathy, and of their high estimation of his character and example.

The public journals of the day were full and warm in their expressions of sympathy and respect to the memory

of one who had enjoyed so largely the esteem and affection of all who knew him.

JONATHAN GOODHUE was born at Salem, Massachusetts, on the 21st of June, 1783, and at his decease had attained the age of sixty-five years. His father was the Hon. Benjamin Goodhue, who received the high testimony of the esteem in which he was held by his fellow-citizens by being elected a member of the United States Senate for two successive terms. The subject of this memoir was educated at the grammar-school of his native place, and his mind was thus prepared for the more varied acquisition of knowledge which he afterward derived from extensive reading and intercourse with the world. Among his school-mates and the associates of his early life were many who became distinguished as merchants, or in the learned professions, and some who rose to eminence in public life.

As he had a strong mind, intent upon the acquisition of knowledge, and never yielded to indolence or vicious indulgences, he had the better opportunity for mental improvement, and in this respect few men have more faithfully redeemed their time.

In the year 1798, at the age of fifteen, he entered the counting-room of the Hon. John Norris, of Salem, a merchant of wealth and enterprise, extensively engaged in the trade of Europe and the East Indies. Mr. Norris was a man of great moral worth, distinguished for his piety, benevolence, and strict regard to truth. Such an example is at all times a blessing to the world, and it was not lost in its influence upon his young apprentice. After a few years spent in the counting-room, Mr. Goodhue received a mark of confidence not unusual in those days, in being sent abroad as supercargo in the employment of Mr. Norris.

His first voyage was to Aden, in Arabia, commencing in December, 1803, and terminating in July, 1805, in which he touched at the Cape of Good Hope and the Isle of

France. He remained six months at Aden on this occasion, and was much interested in his intercourse with the Mohammedans in that region. His second voyage was to Calcutta, commencing in October, 1805, and terminating in October, 1806. Here again he was much interested in his intercourse with the Banians and natives of India, and he was led, by his observations at this early period of his life, to form a habit of making liberal allowances for the defects and imperfections of those who had been born and brought up under a more obscure light than that which he had enjoyed.

Mr. Goodhue removed to New York in November, 1807. In commencing his commercial career he still enjoyed the patronage of his early friend, Mr. Norris. By the purity of his character, his intelligence, and his faithful devotedness to his interests, he had gained his lasting esteem and confidence. It was also his singular good fortune to enjoy the countenance and patronage of the Hon. William Gray, of Boston, so well known for his wealth and enterprise, and so distinguished in the commercial history of this country. The late Joseph Peabody, of Salem, who was among the most wealthy and eminent merchants of his day, was also among his patrons. This was an auspicious beginning, and few men in the outset of life have, in the way of patronage, been so highly favored. It was, however, an advantage which he could not have enjoyed if he had not established a character which gave him a title to their confidence and esteem.

He was equally happy, on his arrival at New York, in being recommended to gentlemen of leading influence and respectability, by whom he was taken by the hand and introduced at once to the most select society. Among his warm friends was the late Hon. Oliver Wolcott, then engaged in commercial pursuits, and the late Archibald Gracie. General Matthew Clarkson was also among his

early and most valued friends, and Mr. Goodhue afterward became connected with his family by the marriage of his daughter. He always cherished a grateful sense of the kindness of his early patrons, and always spoke of them with respect and affection until the close of his life. He was never elated by the many flattering attentions which he received on his first introduction to his new place of residence, and no man has ever deported himself with more modesty in a career in which there has been so much which might have fostered vanity in a mind differently constituted.

The long embargo, and subsequent war with England, checked for a while the full success of Mr. Goodhue's mercantile career. He hailed the return of peace with great delight, and on the receipt of the intelligence dispatched an express to Boston, with instructions to proclaim aloud the glad tidings in every town on the route. The Bostonians received the messenger with joy, and did not allow him to return without a reward. This act was characteristic of Mr. Goodhue. It might have occurred to other minds to have availed of this occasion for the purpose of private speculation; but he was absorbed by the one thought of the paramount importance of this great event as a *public blessing*.

After the peace of 1814, the relations of Mr. Goodhue's mercantile firm became, by degrees, more widely extended through all the commercial parts of Europe, the East Indies, Mexico, and South America. In the course of his long commercial life he became extensively acquainted with the numerous foreigners who visited America, many of whom enjoyed his hospitality; and the warm expressions of regard which have been received from them since his death was announced, are among the most precious memorials of his family and friends.

Mr. Goodhue's commercial life extended through an interval of time fraught with momentous events, affecting

deeply the position and circumstances of commercial men. The long embargo; the war with England which followed it; the various changes in the Bank of the United States, and final overthrow of that institution; the various alterations of the tariff, and the successive contractions and expansions of the currency consequent upon these events, occasioning heavy disappointments and losses to all the community, followed in quick succession. It was no small felicity to have survived these changes, and to have maintained throughout a high credit and unsullied reputation.

We have alluded to the ready-flowing sympathy and fellow feeling which marked Mr. Goodhue's character. It was especially manifested toward those in dependent situations and in the more humble walks of life. No laboring man, however low his condition, could be engaged in his service without perceiving that he had a considerate regard for his feelings and for his rights. No domestic ever lived in his family without being impressed by his condescension and kindness. This feeling made him reluctant to part with those who had faithfully served him, and few men have ever made so few changes in those who have held subordinate situations under them. The cartman who, on his first arrival in New York, took his baggage to his lodgings, was employed by him until old age obliged him to retire from active life. A principal book-keeper, well worthy of his confidence and esteem, remained with him for fifteen years, and then withdrew merely because he wished to change his mode of life. A confidential counting-room porter, after being in his service for twenty-five years, still holds his place in the house of Goodhue & Co. These incidents, not important in themselves, are worthy of record as characteristic of the man, and they furnish an example of a trait of character not generally sufficiently cultivated. The busy, prosperous community are too apt to overlook the feelings and rights of those who are dependent upon

them; and are too insensible to the beneficial influence which, by a proper sympathy and care, they can exert over them.

The incidents of private life, even in the case of one who occupies a prominent and important place in society, do not afford much matter of general interest. We shall, therefore, in the remainder of this article, pass to a brief sketch of the character of Mr. Goodhue.

He was a man of clear, and strong, and inquisitive mind, well informed by extensive reading and a large intercourse with men of intelligence. In politics he was a Federalist of the old school, steady and unwavering through all the momentous changes of the times in which he lived. He was always the warm advocate of free-trade—ever ready to give his influence to measures which could promote it. He felt a deep and lively interest in the progress of improvement, and looked forward with cheerful, ardent hopes to the gradual melioration of the human family in their condition; but he dreaded revolution as fraught with violence, and often ending in defeat. His hopes rested on the gradual and effective influence of a more general diffusion of knowledge and civilization.

In religion he was the invariable and unyielding advocate of the rights of conscience, entirely opposed to oppression and domination under whatever name they might be called. He had a strong affection for the pure and upright, of whatever religious sect they might be; an uncompromising abhorrence of hypocrisy and false pretension, in whatever garb they might show themselves. Few men had a more sacred regard for truth—a deeper sense of accountability. No man had a more profound reverence for the Great Supreme. The records which he has left show that he had calmly contemplated the approach of death long before it took him from the world. The call was sudden, but it did not take him by surprise.] His character

is so truly and ably portrayed in the discourse of the Rev. Mr. Bellows, delivered on the occasion of his death, that we close this article with a few extracts from it.

“In a community like ours, there is especial danger that the Christian standard will decline, and with it the confidence of the public in the reality of Christian faith and virtue. We live confessedly in the midst of great temptations and seductions. There is nothing, perhaps, concerning which men doubt each other more than in regard to their power to withstand the temptation of money. That ‘every man has his price,’ is a received maxim of terrible import, whose practical disproof concerns the interests, and even the credibility of the gospel, more than tongue can tell. It is to this ‘trial by gold,’ that we are called in this commercial metropolis: a trial more to be dreaded than the old trial by fire. Amid the competitions and collisions of mercantile enterprise, pressed by the necessity and the difficulty of speedily succeeding, in order to maintain the expensive position here assumed; surrounded by examples of crowds, whose confessed and only object is accumulation; supported in lax practices by the maxims of the careless; tempted now by the glittering prizes of rapid success, and then by the imminent perils of sudden failure; excited by the triumphant speculations of the adventurous, and dazzled by the social splendors of the prosperous; conversant all the day long, for at least six days in the week, with the plans and projects, the conversation and spirit of money-making,—what wonder is it, that riches come to stand for the principal thing, and that the laws and spirit of Christian virtue are so often found to be withes of straw in the fires of worldly ambition and business enterprise?

“What we particularly need, then, is the example of men who are thrown into the hottest part of this furnace, and yet come out unscathed! Men who enter into the arena of business, seek its rewards, wrestle with its com-

petitors, experience its temptations, taste its disappointments and its successes, its anxieties and its gratifications ; pass through its crises of panic, and of bubble-prosperity, and yet through all, uphold a character and reputation for unspotted honor and integrity, for equanimity and moderation, and for qualities of mind and heart, to which worldly success is manifestly and completely subordinated. The world may well be suspicious of an untried virtue ; of the worth of an integrity which sustains itself in seclusion, and never measures its strength with the temptations of life ; of a professional goodness, which is hedged about by the restrictions of public opinion ; of a talking piety, that mistakes the glow of beautiful and exalted sentiments for the earnestness and vigor of moral principle ; of the graces which merely reflect the circumstances that surround them ; as, for instance, the humility of the low in station, the amiableness of those whose natural temperament is equable, the self-control of the unimpassioned, or moderation of desires in those who are without opportunity or hope of advancement. What we need to confirm our faith in virtue, to reprove and stimulate our consciences, is to see the triumph of tempted integrity, the victory of a spirit that feels the force of the passions and desires that agitate our own hearts, and yet controls them ; that is subjected to our own trying circumstances, and turns them to the account of goodness.

“ It is no uncommon thing to hear men, as it were, fortifying their own moral resolution by assailing the ordinary objects of human desire ; denying the desirableness of fortune ; charging the necessary principles on which business is conducted with intrinsic immorality, and attributing to wealth itself all the evils which come from the passionate ‘love of money.’ When these words proceed from the mouths of the unsuccessful, or from those withdrawn from the walks of trade, they indicate a very suspicious kind of

past experience, and a very doubtful sort of unworldliness. The truth is, the business of this world must be carried on, and there must be commercial centers, where wealth, with all its responsibilities, perils, and advantages, will be concentrated. Merchants, in the largest use of that word, are a necessary and most important class—a fixed, indispensable, and permanent class—in the divisions of society. There is no prospect whatsoever that the pressure of care, the competitions of trade, the increase of wealth, or the growth of private fortunes, will diminish in a place like this. Just here, this work which you are doing is to be done—will remain to be done! and you and your successors will be subjected to whatsoever dangers and disadvantages to the moral nature belong to it. It by no means follows because a post is dangerous that it is to be deserted, or that it is wrong to occupy it! It by no means is true that things are unimportant or to be dispensed with, because they are morally perilous. Commerce is dangerous precisely because of the magnitude of the interests involved in it. Money is ‘perilous stuff,’ just because it is the representative of all other physical and of much intellectual and moral value. This community of business interests and business men is a dangerous and difficult place to dwell in, because those exclusively occupied in dealing with that, which most nearly and universally touches the present welfare and immediate necessities of millions, feel the passions and wants of the nation pressing back upon them, and shaking with convulsive energy the nerves which they themselves are. You feel here, in the commercial heart of this country, the heat and passion of the whole body. You fulfill an indispensable function. It is a dangerous one. The fireman who feeds the furnace of the steam-engine is exposed to certain death if the boiler burst; but he is the last man that can be withdrawn from his post. Let it be understood that the merchant occupies a post of peril; that

he handles the most dangerous substance ; that he is, of all men, most exposed to the evils of worldliness ; that his principles are destined to fearful trial ; that he is to live in constant excitement, with anxiety, hope, fear, adventure, risk, as his stormy element ; that mercantile misfortune has its imminent moral perils and commercial success, equal and peculiar dangers ! Let the merchant understand that he places himself, for the sake of certain valuable and not unworthy considerations, in a position in which he is to expect little tranquillity of mind ; small control of his own time, and little direct opportunity for cultivating tastes and pursuits usually regarded as protective to the moral nature. Let him understand that he is, more than any other man, to deal directly with what is, by general consent, the most seductive, exciting, and treacherous commodity in the world ; that which most tempts integrity, moves the baser passions, absorbs the faculties, chills the humane affections, and dulls the spiritual senses ; that which was the object of our Master's most emphatic warning. But let him, at the same time, recognize the Christian lawfulness and providential importance of his calling, and appreciate the force of the truth that the possible moral advantages of a position are proportioned to its moral perils, so that no man's opportunities of forming and exemplifying the Christian character in some of its most commanding attributes, are so great as those of the merchant. In no man is superiority to worldliness so much honored ; no man's integrity is so widely known or so much venerated ! Honor, uprightness, brotherly kindness, purity and singleness of purpose, moderation and essential superiority to worldly maxims and ambitions—these qualities, if they exist in the merchant at all, exist in him in spite of daily trials and temptations. If any man's principles require to be sound to the core, it is his. They do not exist by the forbearance or felicity of circumstances. They are not passive graces. They need

to be positive, active, aggressive qualities ; opposing to the perils and assaults of his circumstances a rugged and stern resistance. As such they are recognized and honored ; and no man occupies a more commanding moral position, displays a more useful character, or wins a more sincere and compulsory reverence, than the Christian merchant ! And what does the community need so much, what can it so ill spare, as the example of such men ?

“Why then is it, that with an almost unequaled demonstration of sorrow and bereavement, this community gathers about his grave, and testifies, in the sincerest and heartiest forms, its reverence and love ? Whence this burst of admiration, respect, and affection, coming simultaneously from every portion of the public ; uttered through the resolutions of commercial bodies ; speaking from the lips of the press ; and, above all, falling in tones of tenderness from private tongues in all classes of society ? It is as if every one had lost a friend, a guide, an example ; one, whom he is surprised to find has been equally the object of respect and affection to ten thousand others ! No concert of action, no mutual understanding, has marked this expression of public feeling. We hardly knew that we had a man among us in whom such regards united ; and no one beforehand could have predicted the impression his death would make upon the community. He filled so quiet, so unobtrusive, and so steady a place among us, that our thoughts were never directly or abruptly fixed upon him. We felt, we knew his worth and his influence ; but we did not make it the frequent theme of our remark, nor weigh it against that of others ; and therefore, I repeat, we are almost taken by surprise, when forced, by general testimony, to acknowledge that no man could be taken from this community amid such general regrets, possessing such universal confidence, or filling a larger place in its affections and respect.

“My brethren, it is the recognized worth of private character which has extorted this homage! It is not what he has done, but what he has been, which thus attracts the gratitude and respect of this community. Jonathan Goodhue had succeeded, during a long and active life of business, in which he became known to almost all our people through the ordinary relations of trade and commerce, in impressing them with a deep and unquestioning sense of his personal integrity and essential goodness. Collecting its evidence from a thousand untraceable sources, from the unconscious notice of his uniform and consistent life, from the indirect testimony of the thousands who dealt with him, from personal observation, and from the very countenance and manners of the man, this community had become penetrated with the conviction of his changeless virtue, of his spotless honor, of his secret and thorough worth. Other men might have equal integrity, but he had the power of making it indubitably apparent. Other men might have his general worth, but he somehow manifested it in a way to place it beyond caviel, jealousy, suspicion, or indifference. He occupied, what is ever to be viewed as the greatest of all earthly positions, that of a witness to the reality of virtue, and one whose testimony was accepted. Brethren, do we know the greatness of this office? do we recognize that which it supplies, as the profoundest need of society? that which it accomplishes as the most useful and sublime service rendered to men and communities? If we ask ourselves what the public is now so gratefully contemplating in the memory of Jonathan Goodhue, we find that it is not his public services, not his commercial importance, not even his particular virtues and graces. It is the man himself; the pure, high-minded, righteous man, with gentle and full affections, who adorned our nature, who dignified the mercantile profession, who was superior to his station, his riches, his exposures, and made the common virtues

more respected and venerable than shining talents or public honors; who vindicated the dignity of common life, and carried a high, large, and noble spirit into ordinary affairs; who made men recognize something inviolable and awful even in the private conscience, and thus gave sanctity and value to our common humanity! Yes, my brethren, this was the power, this the attraction, this the value of Jonathan Goodhue's life. He has made men believe in virtue. He has made them honor character more than station or wealth! He has illustrated the possible purity, disinterestedness, and elevation of a mercantile life. He has shown that a rich man can enter the kingdom of heaven. He stands up, by acclamation, as the model of a Christian Merchant!

“Here, perhaps, I might better pause, as having said all that needs to be set forth on this occasion. But you will suffer me to dwell with a little discrimination upon so interesting a subject of contemplation. The distinguishing moral traits of Mr. Goodhue were purity of mind, conscientiousness, benevolence, and love of freedom. Perhaps the first was the most striking in a man in his position. Originally endowed with a sensitive and elevated nature, and educated among the pure and good, he brought to this community, at mature age, the simplicity and transparency of a child, and retained to the last a manifest purity of heart and imagination. I think no man ever ventured to pollute his ear with levity or coarse allusions, or to propose to him any object or scheme which involved mean or selfish motives. He shrank, with an instinctive disgust, from the foul, the low, the unworthy; and compelled all to feel that he was a “vessel made to honor,” which could admit no noisome or base mixtures in its crystal depths. His purity of mind was still further evinced, in the difficulty with which he conceived of bad motives or wrong intentions in others. He had an unaffected confidence in his fellow-creatures,

growing out of his own ingenuousness. He was the apologist of all men, seeking explanations of their misconduct which would relieve them of utter condemnation, and often cling to them when deserted by most others. It was remarked by one who enjoyed his daily and familiar intercourse, that he never heard him speak in decisive scorn of any man, but in one instance. His purity of mind manifested itself in the childlike character of his tastes, manners, and pleasures. He retained through life the playfulness and the simplicity of a boy, and was an equal among his own children. His mind seemed to have no fuel for the fiercer passions of manhood. He had no taste for notoriety, influence, social conspicuousness, exciting speculation, or brilliant success. His purity shrank from the soil contracted in such positions and pursuits. And thus he maintained the equanimity, elasticity, and spontaneous cheerfulness of his youth, even to his latest days.

“Probably conscientiousness would be first named, by this community, as Mr. Goodhue’s characteristic quality. Duty, I doubt not, was the word, if not oftenest upon his lips, most deeply stamped upon his heart. He was accustomed to refer his conduct, in little and in great things, to the court of conscience.

“Nor was this sense of duty in him the stern and narrow principle it is sometimes seen to be, even in the good. He had the nicest sense of justice—a most tender and solicitous regard for others’ rights, and was ever on the watch to learn and to fulfill his obligations in the least particular to every human creature. His conscientiousness was not more manifest in the undeviating rectitude of his mercantile and commercial career, than in social and domestic life. He was careful to pay honor where honor is due; to lose no opportunity of manifesting respect for worth and value; to avoid the least trifling with the feelings or the reputation of others; and to give, at all times, the least possible trouble

on his own account. How lofty a sense of honor—how pure and strict an integrity—what high-minded principles he carried with him into business, you are far better able to estimate than I. But if the testimony of the commercial world is to be taken, his counting-room was to him a sanctuary in which he offered the daily sacrifices of justice, truth, and righteousness, and sent up the incense of obedience to that great precept, ‘Do unto others as you would that they should do unto you.’ It was the pervading control and influence of this sense of duty, which enabled him to say at the very close of his life: ‘I am not conscious that I have ever brought evil on a single human being.’

“And this suggests another characteristic of Mr. Goodhue—his benevolence; which, when I mention it, seems, as each of his other traits does, the most striking of all. Kindness of heart was joined in him with purity of feeling and loftiness and rectitude of conscience. It did not in him take the form of a public philanthropy, although for thirty years he was most assiduous and deeply interested in the duties of a trustee of the Savings Bank, and a governor of the Hospital—offices which he would not relinquish even amid the infirmities of his few past years, because he loved the intercourse of the sick and the poor. His benevolence was rather a constant and unwearied desire to make all within his reach happy. He loved his race. He was uneasy if cut off, for ever so short a time, from the intercourse of his fellow-creatures. The human race was dear to him, and his heart overflowed with tenderness and good-will toward every creature that bore it. Perhaps no man in the community had a livelier interest in man simply as man. It mattered nothing what his station, condition, faith, country, or color, he loved his kind; loved to make the human heart rejoice; loved to call up even momentary feelings of satisfaction in the breasts of those with whom he had only a pass-

ing intercourse. Who so scrupulous as he to discharge the little courtesies of life with fidelity; whose eye turned so quickly to recognize the humblest friend; whose smile and hand so ready to acknowledge the greetings of a most extensive circle of acquaintances? I know nothing of his more substantial services to the suffering and the needy. He was not a man to allow his left hand to know what his right hand did; yet, who can doubt that his charities were as large as his heart and his means? But can we overrate the worth of that beaming goodness which overleaps the barrier of station and wealth, and makes for its possessor a place in the heart of the humblest and most obscure? Love creates love; and the unbounded measure of affection which this community poured out to him, shows how freely he had given his heart to his fellow-men! I dare not speak of the exemplification his benevolence found in the domestic circle, where he knew how to preserve the most manly dignity, while he lavished a woman's heart.

“The love of freedom was the most conspicuous mental trait in Mr. Goodhue. He was the earnest advocate of political freedom, of religious liberty, and of free trade. Possessed of a large understanding, cultivated by careful reading, and early impressed with the principles that moved our republican fathers, he had exercised himself upon all the political, religious, and commercial questions of his time, and upon most had worked himself out into the largest liberty and the clearest light. By conscience, by heart, he was the ardent supporter of human rights. He could bear no restrictions, tolerate no interference here. He had a full and unwavering confidence in the value and the permanency of our institutions, and was not dismayed by any of the discouraging signs of the times. He believed fully in human progress, and delighted in nothing so much as in noticing or recounting the proofs of it. But his strongest

feeling was the importance and the necessity of religious liberty and perfect toleration.

"I might speak, my brethren, of the simplicity of his manners, his modesty and humility, his great dislike of ostentation in modes of life, dress, equipage, and domestic arrangements. These were the qualities which made him loved as well as respected. No man envied his success, or was jealous of his honors. His wealth built up no barrier between him and his fellow-men, however humble. His circumstances however prosperous, his condition however elevated, did nothing to conceal, to distort, or to color the image of the man himself. He was manifest through all, and appeared in his modest, simple, sincere goodness, from which none felt the least provocation to detract.

"I should wrong him, and the place, and the office I fill, did I fail to say, that the foundation of all that was admirable in Mr. Goodhue's character, was piety! A profound reverence and love for God was the central and pervading sentiment of his heart. This was the light and strength of his conscience. To please God, to render himself a pure and acceptable offering in his sight, to do his Maker's will on earth as it is done in heaven—this was the rule, and the impulse, and the secret source of his righteous life.

"In conclusion, my brethren, I have one witness to produce, in confirmation of the testimony now concluded, whose integrity, humility, and reliableness, you are at this moment least of all disposed to question—I mean, the subject of these observations himself. After Mr. Goodhue's death, a letter was found, written by him only a few months before, and addressed to his family, which forms such a mirror of the man, and contains so much that is interesting and valuable to us and the community, that every scruple of reserve has given way before the urgency which has sought its publication on the present occasion. It may

be considered as Mr. Goodhue's dying testament, as it is, next to his good name, the most precious bequest left to his children. Omitting such parts as more directly concern his immediate family, I shall now proceed to lay this letter before you, without comment, as the appropriate proof, enforcement, and moral of this discourse. The paper is dated New York, February 7, 1848, at his residence in this city, and is as follows :

“‘Born on the 21st of June, 1783, I am now well advanced on my sixty-fifth year. This fact of itself would remind me that the end can not probably be very far off. But besides, I have, for about two years past, occasionally found an oppression on the chest, on moving quickly, which seems to indicate some derangement in the action of the heart, and this difficulty I think has materially increased within a few weeks. Wishing to offer some observations for the use of my family, should I be suddenly removed from them, I have set down the thoughts that occur to me.

“‘First, then, I thank Heaven that my lot has been cast in this age, and in this land. I say in this age, for although the evils that exist are abundant, yet I think there has been great gain in the general recognition among a numerous portion of the intelligent part of society, of the importance of the great principles of peace, temperance, and respect for the rights of others. And in my own country these principles are more prevalent, I think, than in any other ; and there is, moreover, I think, this further encouraging view—that they are constantly making progress throughout the community. I take this view also, that the conditions which go to giving a man the consideration and esteem of his fellow-creatures, to which we all justly attach a value, have more reference to the essentials of character, as intelligence and virtue, and more independence of the extraneous circumstances of official position, family connec-

tion, or great wealth. The advantages of these accidents are of no comparable importance here with what they are in the other countries of the world; and thus temptations to draw men aside from the course of virtuous life, are accordingly so much the less dangerous.'

"After expressing his gratitude for the blessings of his domestic ties, and the happiness of his home, he says:

"'In those in whom my happiness is more immediately concerned, what equivalent could there be for a departure from a life of uprightness.'

"And then continues:

"'In looking back on my own course of life, I have abundant cause for thankfulness; for while desiring humbly to acknowledge the insufficiency of my own merits, yet have I great reason to rejoice that, growing up under the influence of the good and the pure, I have escaped many evils where others have been less fortunate. I have often mentioned that, among my associates in my native town (Salem), I scarcely ever heard a profane word.

"'I ought to account it another circumstance of thankfulness, that I had the advantage, in early life, of imbibing and cultivating sentiments of perfect toleration and charity for the religious opinions of others, so that I have never for a moment felt the slightest restraint in cherishing all goodwill toward the worthy and good, of whatever sect or denomination they might be. At an early period of my life I was thrown, for several months, exclusively into the society of Mohammedans and Brahmins, and there were many among them with whom a mutual regard subsisted. Mere opinion, if squaring even with my own notions of truth, I have ever considered as far less important than right motives. I wish to cherish the most devout reverence for the Great Omnipotent, Omnipresent, and Perfect Being, the Great First Cause, the Creator and Ruler of the Universe—our Father, Preserver, and Benefactor; and to keep

habitually in view the obligations I owe to him of perfect obedience in all things. What these duties are, I think are more plainly shown in the life and precepts of the Great Teacher, and I wish accordingly to set all value upon them. These he has said are essentially, love to God, and love to man.

“In reference to the style of living, I wish to advise my children against every thing like extravagance, however much they may happen to be favored with the means of indulgence. Things comfortable, if they can afford it, I would not withhold; but I should consider it a rule never to be departed from, that so far as display should be the object, they should never exceed in the slightest degree the rule which should prevail among the wise and the prudent. An infinitely more deserving object of their regard, in the bestowment of superfluous means should be, I think, the aiding of the great cause of learning and science. I have no doubt that the tendency of society is to lessen the distinctions of rank as regards the accidents of birth and station, and that the great principle of equality is to make progress in the world—and when growing out of a high civilization, it is to be hailed with all welcome. The overthrow of almost any of the institutions of society, in any country, by violence, I should be disposed to deprecate, and I am disposed to abhor *revolutions*, but to cherish *reformation* everywhere.

“In reference to the closing scene in this world, I wish to express my desire that there be no parade connected with the funeral performances. It would be my desire, that none but the immediate relatives and friends should be called together when the usual religious services should be performed, and that not more than a single carriage should follow the hearse to the cemetery.’

“After bidding adieu to his family, with a particular reference to every individual having any claim upon his

recollection at such a solemn moment, he concludes with these words :

“ ‘I pray heaven to receive my parting spirit.

(Signed)

‘JONATHAN GOODHUE.’

“ In a postscript is appended the following pregnant afterthought :

“ ‘I add, as a most happy reflection, that I am not conscious that I have ever brought evil on a single human being.’ ”



Cherrier Sculp.

H. Wright Smith. Sc.

Jos. Peabody

JOSEPH PEABODY.

THE example of the wise and good has ever exercised a favorable influence upon civilized man, and will never cease to be a valuable item in the wealth of nations. In all ages have historians considered it a grateful duty to trace the course of their philosophers, explain the policy of their statesmen, and emblazon the renown of their heroes. For this they have been welcomed to the republic of letters, and we see no reason why a similar greeting should not be extended to such as endeavor to portray the less striking, although oftentimes more useful examples of enterprise and moral worth.

Among our eminent merchants (during the European wars which gave us the carrying trade of the world), none exerted a wider influence for good, or were more conspicuous for probity and honor, than William Gray, Archibald Gracie,* and the respected individual whose name is

* This distinguished merchant and estimable man was born at Dumfries, in Scotland, in 1756. He received a mercantile education of high order, in a counting-house at Liverpool. Among his fellow-clerks were three other eminent merchants—the late Mr. Ewart, of the latter place; Mr. Reid, of Reid, Irving & Co., London; and Mr. Caton, of Baltimore, who married a daughter of Charles Carroll, of Carrollton.

Mr. Gracie came to the United States soon after the peace which confirmed their independence, and married Miss Rogers, a sister of the late Moses Rogers, Esq., of New York. He established himself first in Virginia; where, in the year 1796, he was ranked among our first merchants for credit and capital.

The geographical position of New York did not escape his foresight; for he early pronounced its destiny to be the commercial emporium of the Western World, and selected that port for the home of his mercantile operations, as well as permanently made it his residence. Here riches flowed in, and honor and usefulness were his rewards for a long term of years. Endowed with rare sagacity and sound sense, to which he added great experience, his commercial enter-

at the head of this article. Their credit, at times, surpassed that of government itself, and their operations were more varied and extensive than any ever conducted by individual enterprise in our country.

prises were laid with judgment, and executed with zeal. His signal-flag was known in most of the ports of the Mediterranean and the Baltic seas, of the Peninsula, in Great Britain and China, and his name was synonymous with credit, probity, and honor. Even the Spanish government (not usually over-confiding in foreigners) intrusted to him at one time their bills of exchange, drawn on Vera Cruz, to the extent of ten millions of dollars. These bills were brought in a French frigate to New York, in 1806, and Isaac Bell, Esq., who had charge of them, was upset in a boat, and a reward of two hundred dollars was offered to the finder of the trunk which contained them. It was picked up a fortnight after, at Deal Beach, near Long Branch. The bills were dried, and collected in specie by Mr. Gracie and two other distinguished merchants—Mr. Oliver, of Baltimore, and Mr. Craig, of Philadelphia. It is needless to add, that the proceeds were remitted with scrupulous exactness and promptitude.

Mr. Gracie's opinion on mercantile subjects was sought after by those of less knowledge and experience, and it was his happiness to impart information with candor and disinterestedness. He particularly favored deserving young men, who not only had his advice, but friendship, and substantial patronage.

But a season came when a command went forth against the merchant city. Crippled by the unhappy expedient of our *restrictive system*; embarrassed by the capture of ships and cargoes, and by the failure of foreign correspondents and domestic debtors—disaster upon disaster—when all were cut down, his mass of wealth, accumulated by a long life of enterprise and industry, was entirely swept away in the common ruin—a sad verification of the proverb, "*Riches take to themselves wings, and fly away.*" But he never boasted of them, or trusted in their continuance.

Public confidence had often been manifested toward him by appointments to places of trust; and now his friends, whose esteem he never lost or forfeited, sought to secure a continuance of his usefulness, and an asylum for his declining years, in the presidency of an insurance company, created for these purposes. But the effect of the blast which had prostrated him was not yet over; for here again adversity crossed his path, and the hazards of the ocean proved ruinous to its affairs.

It were a libel upon the community of which he had been so active and useful a member, upon the friends whom he had cherished, to doubt that to the last such a man received every token of courteous deference, and solid affection and esteem; and yet, alas! too often have we to regret, when too late, that we have regarded with cold indifference, in their adversity, such as have faithfully served us under more favorable auspices, and which too often has numbed their faculties and paralyzed their efforts. The fortitude of the best and bravest may be

The biography of such men must necessarily afford interesting instruction to a mercantile community, from its bearing upon our commercial history; while, at the same time, it gives an opportunity of paying a becoming tribute of respect to uncommon worth, as well as tends to relieve the ennui produced by the succession of political, juridical, and heroic sketches, which are constantly pressed upon the public eye.

The immediate subject of this memoir, when but a youth, took arms in his country's cause, performed in early manhood a naval exploit of thrilling interest during our revolutionary struggle, and exhibited great energy, perseverance, and foresight in a long-continued series of mercantile enterprises, embracing the entire period of our national existence; and we hope that by recounting some of the incidents of his life, we shall inspire patriotism, and stimulate laudable ambition in those to whom is destined the political sway, or guidance of the future commerce of our country.

Joseph Peabody was born at Middleton, on the 9th of December, 1757. His father was a deacon of the church, and descended from Francis Peabody, who came from St. Alban's, Hertfordshire, England, in 1635, and was one of the first settlers of Topsfield—a part of which, together with portions of the adjacent towns, was incorporated in 1728, by the name of Middleton. These towns had previously

shaken by sorrow and by age; but this surely ought to be, as much as possible, compensated by increased efforts on the part of friends to administer comfort and consolation.

Benevolence and beneficence were the shining characteristics of Mr. Gracie; and they were never dimmed by sunshine nor obscured by clouds. His dwelling was long the mansion of elegant, unostentatious hospitality, and his door never closed against the poor. It is no mean testimonial to his standing and worth, that he reciprocated honor in a long and confidential intimacy with Alexander Hamilton and Gouverneur Morris. Mr. Gracie died on the 12th of April, 1829, in the seventy-fourth year of his age.

been set off from Salem, the most ancient township of the colony of Massachusetts Bay in New England.

This ancestor, with his associates of indomitable courage and untiring perseverance, under prospects the most adverse and discouraging, still felt themselves gainers in the exchange of "a paradise of plenty" in the Old World for "a wilderness of want" in the New; where, although surrounded by hostile bands of savages, they could worship the God of their fathers according to the dictates of their consciences. This Puritanic family continued through several successive generations in the peaceful rank of agriculturists, in which were passed also the first eighteen years of him some traces of whose life it is our present purpose to record; and he would probably have remained contented in it, free from internal restlessness, and ignorant of the energetic qualities he after displayed, but for the desire for freedom which now pervaded the continent.

The Rev. Elias Smith, pastor at Middleton, in common with the New England clergy generally, guided the people of his charge, not only in the precepts of religion, but enlightened them also on the political events of the day, seeking by constant efforts to imbue them with the true spirit of liberty and resistance. And probably no circumstance contributed more to the successful termination of the Revolution than the zeal of the clergy in diffusing from the pulpit the true principles on which that great event was founded, and lending to their appeals the sacred influence of their office. A war was now to be waged in behalf of civil liberty; the pride, valor, ambition, and self-love of our youth were aroused; the forms of departed heroes flitted before them, and many were dazzled by their exploits, and panted for an opportunity to inscribe their names upon the escutcheon of a rising empire.

Aware that persecution had driven his forefathers from their native land, and that Andros had failed in his attempt

to impose a yoke upon the necks of a succeeding generation, Mr. Peabody did not long deliberate as to the part he should take in the pending contest. It is a trite saying, that extraordinary circumstances bring into action latent talents. This our struggle for freedom fully verified, and its history is embellished with such thoughts and deeds of the common as well as more exalted classes of man, as well may vie with those called forth during the most eventful periods of the Old World.

At the time when the battle of Lexington took place, Mr. Peabody, too young to be enrolled in the militia, joined the Boxford company as a volunteer; but they did not reach the scene of action until the British troops had passed down, much to his disappointment, as he prided himself on his skill as a marksman. His brother-in-law being drafted to join the army, Mr. Peabody was obliged to remain and oversee the cultivation of the farm, until the return of the former at the close of the campaign, when he gladly relinquished a life too passive and uncongenial to an active mind at so exciting a period. He now determined to acquire knowledge, and court fortune on the treacherous element, which afforded the greatest opportunity for enterprise as well as distinction in the cause he espoused.

Our infant navy, unworthy the name (since it comprised but some half a dozen ill-equipped and ill-officered vessels), offered but little chance even to the best qualified, as all the higher offices were filled by such as had wealth to loan for its equipment. And Paul Jones himself, whose career fills so large a page in our naval history, in order to secure the berth of senior first-lieutenant, had to dispose of a plantation in Virginia, bequeathed to him by his brother, and loan the proceeds to the marine committee.

Our private-armed marine, not only reputable, but highly patriotic, offering every inducement to the brave and en-

terprising, was at once embraced by Mr. Peabody, whose achievement in the "Ranger"—the particulars of which we shall introduce in its proper place—is worthy to rank with those of Haraden in the "Pickering," and Fisk in the "Tyrrannicide," also of Salem. The private marine reflected as much glory on our arms, and was decidedly more effective than the navy. We believe no officer of the latter attained distinction, with the exception of Commodore Paul Jones, "whose achievements," in the language of the immortal Washington, "commanded the admiration of the world."

Mr. Peabody's first cruise was in Mr. E. H. Derby's privateer, "Bunker Hill," which terminated unsuccessfully. On his return to Salem, he was seized with a fever, which detained him there several months. During his convalescence, his mind, weakened by disease, was filled with hopes which assumed the guise of realities, persuading him that he was the actual owner of ships and wealth; and thus enabled him to enjoy, by anticipation, what the efforts of after years failed not to realize.

His second cruise was in the "Pilgrim," Capt. Hill, belonging to Messrs. G. and A. Cabot. They had the good fortune to fall in with a British merchantman, deeply laden, but strongly armed. On nearing the enemy, Captain Hill ordered him to strike, to which he was answered, "No! you must fight." "Very well," responded Hill: "say when you are ready;" and after waiting a considerable time, which was improved to the utmost by the enemy in clearing for action, loading, &c., Hill, becoming impatient, asked if he was ready, and on receiving an affirmative reply, said to his crew, "Then, my boys, let them have it." After a short action, and the loss of their captain, the enemy surrendered, and Mr. Peabody, as prize-master, took the vessel safe into Thomaston, Maine. He commenced a second cruise in the "Pilgrim," but the privateer being

dismasted, and obliged to return to Salem, he resolved to abandon, for a time, the ocean, having seen enough of seafaring life to judge of his ability to prosecute it with success. Feeling that the want of instruction, denied by the circumstances of his early life, was a serious barrier to his advancement, he applied himself for a year with the greatest assiduity and diligence to the acquisition of the knowledge indispensable to the attainment of rank in his profession.

For the above purpose, Mr. Peabody retired to the place of his nativity, and pursued his studies under the direction of the Rev. Mr. Smith, whose varied attainments enabled him to impart the requisite information, and whose friendly counsels, so important to one entering upon an active career, at such a period, might be depended on as the dictates of a high moral sense, a sound judgment, and a benevolent heart.

While thus engaged in his studies, Mr. Peabody met with a manuscript collection of maxims, containing, not only sound moral rules, but those of courtesy and good-breeding, as well as the results of experience in the management of worldly affairs. He was struck with their value, and copied them into a small book, which he entitled his "Guide through Life," and it was ever his custom to apply them, when occasion offered, in advice to his children, as well as in reference to his own conduct.

The month of August, 1778, was ushered in with a summons for the militia generally to join the army under General Sullivan, at Rhode Island, with a view to the surprise and capture of Newport, then in possession of the British army. Mr. Peabody accompanied the Middleton corps as an officer. Soon after their arrival, disappointed of the expected co-operation of their French allies, the militia immediately disbanded, and the besieging army, reduced to five thousand men, abandoned the enterprise, as the number of the enemy intrenched was six thousand. William Orne,

of Salem, who was afterward one of our most eminent, upright, and opulent merchants, also served in this campaign.

Mr. Peabody, having completed the necessary studies which he had marked out for himself, made a voyage to Gottenburg, in the letter of marque "Rambler." He next sailed as prize-master in the privateer "Fishhawk," Capt. Foster, who, after being out a few days, laid his vessel alongside of a large ship, which proved to be a British man-of-war, and was taken. The crew was sent into St. Johns, Newfoundland, where, on board a prison-ship, they were well treated. They established a school among themselves, and all went on harmoniously until the crew of another privateer, belonging to Salem, was crowded in with them, which caused the mass to become turbulent. Fortunately, however, they were soon relieved by exchange, and the Americans were landed at Boston.

The termination of this cruise so disgusted Mr. Peabody with privateering, that he decided to pursue it no further. He next embarked in the letter of marque "Ranger," owned by Messrs. Henry Sargent, of Boston, Henry Gardner, and Ward and Chipman of Salem. Thomas Simmons was commander, Thomas Perkins, first officer, and Mr. Peabody, second. They left Salem in the winter of 1781-2, with a cargo of salt, which they disposed of at Richmond, Virginia, and proceeded to Alexandria, where they loaded with flour for Havana, and arrived safe. A part of the cargo being from the plantation of General Washington, was preferred by the Spaniards, and, what was unusual, they received it at the marked weight, thus showing their confidence in the brand. The "Ranger" returned to Alexandria, and after receiving on board another cargo of flour, on the 5th of July, 1782, dropped down the Potomac, to near its mouth, where, encountering head winds, she was obliged to anchor, and, after making the ordinary

arrangements for the night, the officers and crew retired to their berths.

About eleven o'clock the watch ran aft for a speaking-trumpet, and announced to the officers the unwelcome news that boats were making for the ship. Capt. Simmons directed Mr. Peabody not to let them come alongside; but they both rushed up the companion-way, and as they reached the deck, received a discharge of musketry, by which Capt. Simmons fell, badly wounded, and entirely disabled from further action. Mr. Peabody, having no time to dress himself, ran forward in his night-clothes, calling on the crew to seize the boarding-pikes, and grasping one himself, accompanied by a man named Kent, armed in the like manner, sprang to the bows, where they had a fierce encounter with several of the enemy already on the gun-wale. The crew, having armed themselves, a desperate conflict ensued, in the midst of which another boat came alongside and began a heavy fire on the other quarter. The first officer being employed at the magazine in procuring ammunition for those who were armed with muskets, the command of the deck devolved on Mr. Peabody, who, wearing a white shirt, was a conspicuous mark, even in a dark night. He now ordered cold shot to be thrown into the boats, and it was done with such effect that one of them gave way; both had been grappled to the "Ranger" before receiving any damage. Perceiving the advantage thus obtained, he applied his entire force to the other boat, and cheering his men with the cry of "we have sunk one, my boys, now let us sink the other." The responding cheers of the crew so alarmed the assailants, that they dropped astern, and both were soon lost in the darkness of the night. When the confusion was over, one of the crew only was found to be dead, and three wounded. Capt. Simmons's wound was severe, and disabled him for a long time. Mr. Peabody was not aware, during the action, that

he had received any wounds ; but, when the excitement subsided, he found his arms stiff, and a ball lodged in his left wrist, that the bone of his right elbow was laid bare, and a ball had grazed his left shoulder. At daylight a club of hair was discovered on deck, which proved to be his, it having been shot off close to his head, as if clipped by a barber. We well remember one of the crew who had cut off the hand of an assailant, which was raised over the bulwark, armed with a pistol, and aimed at Mr. Peabody ; it is unnecessary to say he continued for life a pensioner on the bounty of the latter. Mr. Peabody's escape from death, in this action, appears to have been almost miraculous.

The "Ranger" was armed with seven guns, and the crew comprised but twenty, while the barges of the enemy contained sixty men. From information obtained, the latter lost fifteen killed, and had thirty-eight wounded. The assailants proved to be a band of tories, with which the bay had for some time been infested, commanded by two of their noted characters, Barret and Anderson, who had a rendezvous at St. George's Island, near the anchorage of the "Ranger." They had a few days before succeeded in capturing a brig of ten guns and thirty men.

It was found necessary to return with the vessel to Alexandria for the purpose of refitting ; where the action was pronounced as desperate as any upon the records of naval warfare. In admiration of the valor displayed on this occasion, a boarding-pike, richly mounted with silver, and bearing a suitable inscription, was presented by the merchants of that borough. This happy memorial of gallant conduct remains a treasured relic with Mr. Peabody's heirs.

Mr. Perkins now took command of the "Ranger," and Mr. Peabody became first officer. Capt. Simmons was sufficiently recovered from his wound to resume his post on the succeeding voyage, and Mr. Peabody was retained as first officer. On their return from Curaçoa they were

chased for thirty-six hours by a man-of-war, and finally escaped into Havana, whence they returned to Salem.

Peace having now taken place, commercial activity greatly increased. Mr. Peabody was promoted to a command in the employ of Messrs. Gardner, of Salem, and Mr. Perkins accompanied him as chief mate. This companion in war was afterward long his associate in business at Salem, and amassed also a very large fortune, which has been transmitted to his nephews, the Messrs. Pingree, who rank among our most enterprising and successful merchants.

His next voyage was to St. Martin's, thence to Alexandria, where he was severely attacked by small-pox, and his life despaired of. He suffered great agony, and was so swollen as to be unable to see, but, retaining his faculties, heard the discouraging remarks of those around. He attributed his recovery to a sea-captain, who administered on his own responsibility.

Mr. Peabody having now realized a sufficient sum to enable him to purchase a vessel, selected the schooner "Three Friends," and commanded her himself. His voyages were to the West Indies and Europe; he was almost constantly at sea for several years, and never failed to note whatever information he obtained, that might prove useful in the more extensive future operations toward which he pressed with a laudable zeal.

We have before mentioned that the peace of '83 imparted a new impulse to trade, which, however, was soon after jeopardized by the petty jealousies of the States on the seaboard, whose contending efforts paralyzed for a time its successful prosecution. Rhode Island, for instance, desirous of monopoly, and affecting to fear that the capital of her neighbors would deprive her of a fair proportion of trade, permitted the importation of all goods free of duty. This measure, so injurious in its bearing on the larger States, which relied upon impost for the support of their govern-

ments, was met by retaliation. Massachusetts passed a navigation act, requiring duties to be paid only on goods imported on foreign account, and tunnage only on foreign vessels.

Our Union, which had barely been maintained by the stimulus of war, now became as a rope of sand. The limited powers of the old confederation, together with its tardiness of action, rendered it utterly inefficient as a government; and the conflicting measures of some of the parties to it, now threatened its speedy dissolution.

These gloomy forebodings impelled extraordinary exertions for the preservation of blessings achieved at no common cost. Correspondences were entered into by George Cabot and others, with our patriotic fathers, respecting the establishment of a national government upon a more energetic and stable footing, under which the interests of commerce might receive a proper care. And Benjamin Goodhue (another educated Salem merchant, who afterward filled with credit seats in both of the legislative halls of the nation), obtained from Mr. Adams, then our minister at the court of St. James, and other sources, the best available light on the commercial policy of Europe, thereby becoming qualified for a task which himself and others were soon called upon to perform.

After two* ineffectual attempts, a convention was formed, which, in 1788, framed the federal constitution.

The first duty which presented itself upon the organization of the new government in New York, was the creation of a revenue for its support; and a tariff on imports being by all considered the least onerous mode of taxation, a

* As a delegate to the first, Mr. Goodhue was appointed by a resolution of the General Court of Massachusetts, July 4th, 1784. And also as delegate to the second, in company with Caleb Davis, Tristram Dalton, and John Coffin, by a like resolution, passed by the same body, in accordance with similar action on the part of the legislature of Virginia, March 21, 1786.

commercial code was framed, under the guidance of Alexander Hamilton, Secretary of the Treasury, by Mr. Goodhue,* Mr. Fitzsimmons (a merchant member from Philadelphia), and others, which, with some modification, still remains the law of the land; a proud testimonial of the sagacity and foresight of its authors.

The advantages derived from the new order of things, were in no point of view so apparent as in a commercial one. Chaos gave place to order; clouds which had overshadowed us, were succeeded by the most cheering prospects; internal and foreign trade, so long paralyzed, now received an impetus before unknown; and enterprise everywhere, for a long series of years, was crowned with success unexampled at any period of commercial history.

Mr. Peabody, having personally retired from the ocean in 1791, except for a single trip as passenger to the West Indies, was now married to Miss Catharine Smith, of Middleton, a daughter of the reverend friend to whom he was so much indebted for his mental and moral training in youth, and for the moulding of his religious and political principles in manhood, and whose name he ever mentioned with the warmest expressions of gratitude. He represented him as exercising unbounded influence in his sphere of action, and as possessing the love and veneration of all with whom he associated. This blessing he was not destined long to enjoy; death separated them in the short space of two years. In 1795 he formed a matrimonial connection with Elizabeth, sister of his first wife, and it was their happiness to pass nearly half a century together, in almost unalloyed prosperity.

* Extract of a letter from Alexander Hamilton to Benjamin Goodhue, dated June 30, 1791:—"It must have given you pleasure to learn how much the Constitution of the United States, and the measures under it, in which you have had so considerable an agency, have contributed to raise this country in the estimation of Europe. The change which has been wrought in the opinion of that part of the world respecting the United States is almost wonderful."

Mr. Peabody did not fail to derive every advantage which commerce yielded under the fostering hand of government, at that time so liberally extended; and, by honorable competition, soon rose to wealth and influence. He continued gradually to increase the number of his ships with his accruing means, until they floated in every sea. To particularize his very numerous enterprises during the threescore years he was a shipowner, would be monotonous; and the classifying and illustrating of the different branches of trade which he successively embraced, commencing with that of our own coast, and ending only with the farthest Indies, would occupy a space far beyond the limits of an article for this work, without affording matter of interest to any but the most curious admirer of detail. Let it suffice, therefore, to enumerate important statistics relating to a business, the magnitude of which has seldom, for so long a period, been conducted by the enterprise and industry of an individual.

Mr. Peabody built and owned eighty-three ships, which, in every instance, he freighted himself; and for the navigation of them he shipped, at different times, upward of seven thousand seamen. Since the year 1811, he had advanced thirty-five to the rank of shipmaster, who entered his employ as boys. He had performed by these vessels the following voyages, viz.: to Calcutta, 38; Canton, 17; Sumatra, 32; St. Petersburg, 47; other ports in the north of Europe, 10; the Mediterranean, 20, before the war of 1812.

The following letter in relation to his business with the Mediterranean, will be read with interest:

“FITCHVILLE (Conn.), 3d July, 1845.

“DEAR SIR:—Absence has prevented my earlier coming into possession, and acknowledging the receipt of your esteemed favor of the 20th ultimo, by which I am most

happy to learn you are engaged in preparing for the press a memoir of our late venerated friend, Joseph Peabody. You ask me to enlighten you on the subject of his business with the Mediterranean; most of which, you think, was placed under the direction of my house at Marseilles. I believe, with a few exceptions in occasional consignments to other ports, this was the case, from the first opening of our trade with that sea, after the peace of 1814, up to the period of his death.

“It is impossible for me, at this remote period, without any documents or memoranda whatever from the books of Fitch, Brothers & Co., to give you any thing bordering on a correct or detailed statement of his immense business transactions with the port of Marseilles alone during this long interval. The estimate would probably far surpass any amount I would venture to name; for his business not only consisted in inward cargoes, of great value, but most of his ships took full return cargoes, destined principally to other foreign ports—thus doubling the amount, and further extending his services and usefulness, I might almost say, throughout the whole commercial world; for, I venture the assertion, there are few, if any, of the most important ports, in either hemisphere, where his name, and the signal of his ships, were not as well known as they were at home.

“You are well aware of his laconic instructions in relation to business affairs. Those to my house were always condensed in a few lines, giving *carte blanche* to use our best judgment in the promotion of his interest; and, although the amount of many millions passed through our hands, not a single dollar was ever drawn for in anticipation; although, of course, tendered on all occasions. He always appeared to show the most anxious desire to impress upon my mind that he alone had been the recipient of favors.

“His friendship and confidence I prized above every

thing. His superior as a merchant, or equal as a man, I have never known; and am satisfied that mine is not an over-estimate of his character—for, in conversation with his townsman, the Hon. Dudley L. Pickman, whom I consider one of the first merchants of the age, he said, from an acquaintance of more than half a century, he had not known one of more inflexible integrity or unerring judgment.

“Respectfully and truly yours, A. FITCH.”

The voyages performed by his vessels to the West Indies, Spanish Main, and along our wide extended coast, are unnumbered. He had also for several years a large interest in a northwest-coast trading and navigation company.

The manner in which he conducted these extensive concerns contributed essentially to the prosperity of Salem, which he made the home of all his operations, and where the aggregate of his annual State, county, and city taxes paid into the treasury amounted to about two hundred thousand dollars. He built and equipped his ships there, and it was there they always returned with their cargoes, to be distributed by the coasting vessels among the greater markets. Outward cargoes were procured in these markets and transported coastwise for transshipment at Salem. This course, while it gave constant employment to a very great number of his townsmen, was not at all times conducive to his pecuniary interest, and therefore could only have been prompted by the benevolent desire of affording them a remunerating occupation.

From his energy in the prosecution of commercial schemes, many supposed he had one of those iron wills which naturally impelled him to push forward in spite of obstacles, and regardless of consequences; whereas, he was in truth uncommonly cautious; seldom yielding to his first impressions, or, at least, not until they were duly con-

sidered ; but having once decided upon his course, he made it a duty never to swerve, but for the strongest reasons.

After his dissolution of copartnership with Mr. Perkins, Mr. Peabody associated with him Mr. Gideon Tucker, upon whose ample qualifications he relied for a long term of years for conducting the correspondence, and otherwise supervising the business, which was becoming more and more extended ; and it was the good fortune of the writer, among others, to be within the scope of his example, and of the advice and counsel it was his happiness to impart.

The complicated concerns of these varied enterprises were conducted without effort, as system pervaded every department ; and by such prudence and foresight were his arrangements characterized, that there never was a time when Mr. Peabody could not, at a day's notice, by the disposition of stocks and merchandise on hand, liquidate all his indebtedness.

Although engaged in active business for more than three-score years, to the extent of millions of dollars, and connected with thousands of agents of all descriptions, yet so maturely were his contracts considered, so respectful was he of the rights of others, and so much more did he prefer to submit to slight pecuniary sacrifices than to hazard his peace of mind, that he was never involved in litigation or controversies.

Conscious of the force of his own natural powers, and of the correctness of his judgment in what concerned the business of his life, Mr. Peabody manifested a diffidence rarely observed in one so pre-eminently successful ; and scrupulously avoided delivering his thoughts upon subjects to which he had not particularly directed his attention.

Public station offered no charms for him ; although often urged, he never but once could be induced to serve even in the legislature of the State, and that was at a time when

his popularity insured the election of the whole ticket, thereby securing the passage of a conservative measure of some moment.

From the beginning, Mr. Peabody adhered to the policy, and yielded a hearty co-operation to all the measures of the administration of Washington. He was fully persuaded that any deviation from the course pursued (from which so great good had resulted), and which was so forcibly traced on the chart which that pre-eminent statesman and patriot left for the guidance of the ship of state on leaving the command, would inevitably lead to ruin.

He never listened to the professions, nor was lured by the sophistry of the democratic clubs, whose labors, in the language of Washington, "gave the first rude shock to the best fabric of human government and happiness ever presented to the acceptance of mankind;" nor did he favor the policy of non-importation, non-intercourse, or embargo.

He felt, in common with many among the most exalted class of his fellow-citizens, that the "decrees" of France and the "orders" of England should have been resisted at the outset, or, after protesting, we should have waited until peace, when we might, as in other instances we have, obtained a just remuneration for all losses sustained.

Enjoying, as our merchants then did, the carrying trade of the world, their profits could well afford the increased rates of premium demanded by the underwriters. By abandoning the ocean, millions, otherwise within their reach, were forever lost to the country.

The throwing of our weight into the scale of "the destroyer of human liberty," met with his utter and unqualified reprobation.

No one ever discovered greater discernment in the selection of agents, than Mr. Peabody; and, as his business was an object of consequence, it imparted character to such as

obtained it. Among the most prominent of these, were Fitch, Brothers & Co., who also long and honorably served the United States as navy agents for the Mediterranean—and, although slandered and superseded by the late administration, tardy justice has been rendered them by the present.

To a letter of condolence addressed by the head of that house to the family of Mr. Peabody, on his decease, a son of the latter thus replied: "For you, my father felt the highest regard, and there was no man in the circle of his acquaintance, during his long life, for whom I have heard him express a deeper interest. In the course of his business, he was enabled to give such a direction to a portion of it as to place the same under your care; and he has often said that your unceasing attention and admirable management placed him under the greatest obligation."

Mr. Peabody's transactions were also very extensive with Mr. Williams, the American banker of London, by whose failure he lost between one and two hundred thousand dollars. Yet, so far from bearing him ill-will, when that gentleman returned to Salem, after an absence of forty years, Mr. Peabody, then at a very advanced age, crossed the street, and, with an extended hand, welcomed him to his native city.

On the return of Joseph Augustus, Mr. Peabody's eldest son, from foreign travel, a quarter of a century ago, he with alacrity engaged in commerce as a partner of his father, and was actuated in no small degree by his spirit. His father soon leaned upon him, not the less as a prop of his declining years, than as the future support of the business, which, under these favorable auspices, he trusted would continue to shed its blessings upon the community long after he should cease to direct it. The realization of these pleasing anticipations was not permitted. After a few short years, by an inscrutable decree of divine wisdom, in

the midst of life and usefulness, the high and honorable course of this estimable son was closed forever.

He had graduated, with honor, at Harvard University, in 1816, and was endeared by many virtues (which ever recur in the recollection of him) to a numerous circle of bereaved friends.

Buoyed up by that religious principle which strongly marked his character, Mr. Peabody submitted, without a murmur, to the sad decree. He continued his enterprises to the close of his life, with various success, though not to the same extent, and solely with the desire of affording employment to such as relied upon his operations for their support.

His life may be considered of much more advantage to the community than that of many whose names are emblazoned in our annals merely from their connection with public events; for very few, at the end of their career, can point to so much positive good effected by unaided personal efforts.

Mr. Peabody closed his invaluable life, after a short illness, on the 5th of January, 1844, at the advanced age of eighty-six years. Two sons and a daughter have survived him. In person, he was tall and commanding, with a carriage dignified, yet blended with singular modesty. From his reserve, few had an opportunity justly to estimate the strength of his intellect, or the refinement and delicacy of his sentiments. The lofty tone of the latter, and his dignified character, could only be appreciated by those who, for a long period, were in constant intercourse with him. We have never known an individual who, in daily life, so uniformly preserved an entire self-respect, and, at the same time, was so courteous and yielding to his friends.

His temper was hasty, but he was never known to utter a word in anger which he was obliged, in the cool moments of reflection, to recall with regret; or to compromise him-

self, at such moments, in any way to lessen his own self-respect, or that of others.

Possessing, naturally, the keenest sensibility, great moral efforts alone sustained him on various occasions, when others, whose habits of self-control were less firmly fixed, would have succumbed.

Decision, firmness, prudence, and perseverance were fully exemplified in his character. To great discernment in matters of business (in which he was seldom deceived by appearances), to him was given, also, an almost intuitive foresight. No general ever possessed a more ready eye—could better plan his enterprises, or calculate the chances of success or defeat.

Mr. Peabody was for many years a communicant of the Unitarian Church, and no one more implicitly obeyed its injunctions, or paid a more becoming deference to its ordinances. His religious sentiment was deep and practical; he left, however, to others the discussion of doctrines, and was firm in the belief that

“He can't be wrong whose life is in the right.”

He was a generous contributor to all worthy objects, yet shrunk from any ostentatious display of his charities. His chief aim in assisting others appeared to be that of placing them in situations where, by personal exertion, they could advance their own interests. Well knowing that obligation is frequently so onerous as to neutralize the gratitude which ought to be felt for benefits received, his charities were often indirect. His habit of early rising, in connection with the order which prevailed over all his affairs, afforded him much leisure, which was entirely devoted to his family, in the seclusion of which his own affectionate kindness was reciprocated by love and veneration.

To a generous hospitality, which he at all times extended, Mr. Peabody added liberal entertainments on all suitable

occasions. His associates were of the highest character. An unbroken intimacy of many years existed between him and William Prescott, whose long, distinguished, and useful life, soon after his own, was also closed without a reproach. Another much-valued friend was the late Timothy Flint, the early and elegant historian of the West, who inscribed his last work to Mr. Peabody; and as this grateful tribute to a benefactor is so expressive of their long-cherished intimacy, we trust it will not be considered out of place to close our article with a transcript of it:

“I have ventured to inscribe this book with your name, because I wished to prove that, much as I have wandered, my heart and affections have still had their stationary points. It is my pride to hope, amidst all the vicissitudes through which I have passed, that the friends of my youth will be those of my age. Years, in their flight, will never shed the mildew of oblivion over kindnesses which have marked every period of my intercourse with you. Those kindnesses are alike associated with the remembrances of scenes that have passed in the land of my birth, and in distant regions west of the Mississippi. To you it is owing that I ever appeared before the public. I know not if the public will thank you, or if it ought. I feel that I, at least, ought never to forget the kindness and munificence of the motive. While your keels plow every sea, bringing home rich harvests of commerce, I have always known you the earnest and consistent friend of the sacred soil and the plow. This acquaintance with your predilections, apparently so foreign from those which have governed your pursuits in life, has added an inducement to inscribe to you a book which treats upon a country almost solely agricultural, and naturally richer in resources of that class, as I deem, than any other. In doing this, I beg to be allowed to express my affectionate prayers, that the repose of your age, in the midst of your children, may be as long and

as happy as your past life has been honorable and useful."

Had Mr. Flint survived, and become the biographer of his friend, so happily would he have illustrated his life, as to have rendered superfluous this brief and imperfect sketch.

Vixere fortes * * *
Multi: sed omnes illacrimabiles
Urguentur ignotique longa
Nocte, carent quia vate sacro.

HOR.

JACOB LORILLARD.

JACOB LORILLARD, who, on his father's side, was of French, and on his mother's, of German descent, was born in the city of New York, in 1774. He appears to have commenced life without the advantages even of an ordinary education, and to have been, in a great measure, self-taught and self-made; but at a very early period he exhibited that energy of character and firmness of purpose which marked every stage of his subsequent course, and struggled manfully with the difficulties which beset his path. At the usual age, he was indentured as an apprentice to a tobacconist, the business in which the greater part of his life was spent. In a situation so unfavorable to the improvement of his mind, he nevertheless attempted it, and after the laborious occupations of the day, instead of seeking recreation and repose, he passed his evenings in the patient study of the very elements of knowledge which are usually learned in childhood. But when he had, in some degree, supplied the deficiencies of his imperfect education, and acquired what was essential for the practical purposes of his calling in life, he was not satisfied with this measure of improvement. He mastered, in the same way, the French language, as he afterward did the German, endeared to him, perhaps, from the circumstance of his descent, and thus obtained a better acquaintance with the principles of his own. His active and aspiring mind still aimed at something higher, and the way in which he gratified his love of general reading, was at once a proof of his industry and ambition. At the close of his wearisome days, he would engage at night in a fresh occupation at the

establishment of his brothers, for which he received a suitable, though trifling compensation ; and when these hard-earned gains had sufficiently accumulated, they were uniformly spent in the purchase of books, which, procured with so much difficulty, were read with profit and delight. Many of these are still in the possession of the family, and, as memorials of his patient industry and enlarged and liberal views, may well be regarded with pleasure and pride.

The modesty of his nature, and the diffidence he felt in these private acquisitions, prevented even many of his friends from knowing the extent to which his reading was carried. But it is said to have been a passion with him, and that, after the labors of the day, or the fatigues of a journey, he was never so weary as not to find it a recreation and solace ; and in order to indulge it with an entire freedom from interruption and care, it was one of his favorite plans to withdraw from business as soon as he should have obtained a moderate competency, and to pass the remainder of his days in rural retirement. But his relations with the world, which had branched out in so many directions, and the restless activity of his mind, prevented the accomplishment of this scheme till his life itself was drawing to a close, and even then this day dream was dissolved ; for perplexities and cares broke in upon his repose, and left him no prospect of rest but that which remaineth to the people of God.

He entered upon business with a capital of a thousand dollars, increased by a loan from his brothers of double that amount ; and from the skill, the foresight, and the diligence with which it was conducted, and from some adventitious advantages, his own part of it was eventually multiplied more than a thousand-fold. The foundation of his prosperity was undoubtedly laid in his moral worth. His untiring industry, his uniform caution and constant vigilance, his purity of mind, which influenced all his aver-

sions and desires, his thoughts and actions, his incorruptible integrity, which was never impeached nor questioned through the whole course of his life, his firmness and perseverance in carrying through the schemes which he had prudently devised and carefully matured—all these things were calculated to inspire a general confidence in him in the minds of men, and to further his welfare and success.

But there was one other cause of his wealth to which he himself occasionally referred. It was a favorite remark of his, and well worthy of note, that his prosperity arose from not having made haste to be rich. Simple in all his tastes and habits, well regulated in his affections and appetites, free from vanity, ostentation, and pride, he had no extravagant desires either to urge him on in the eager pursuit of wealth, or to make him squander, in prodigality, the fruits of iniquity and fraud. Instead, therefore, of unduly extending his business, and in haste to enrich himself, being careless about the interests and claims of others; instead of running out into wild and visionary schemes, which are so tempting to the cupidity of men, and staking the laborious acquisitions of a life upon the chances of a day, he was contented to follow the prudent methods of better times, to avoid unnecessary anxiety for the morrow, to keep innocency, and take heed to the thing that is right in regard to his neighbor, and to insure himself peace at the last. Whenever, therefore, the profits of his business were not needed for the enlargement of his capital, he was in the habit of investing them in real estate, selected very often in obscure and retired places, which would be unattractive to the speculator, and with greater regard to the security of the property than the immediate prospect of gain. But, in most cases, this very moderation and prudence turned to a better account than the grasping calculations of avarice itself—his own possessions increasing in value, securely and

steadily, while those of others were often swept away by their extravagance and folly.

The sagacity, foresight, and diligence, with which he managed his affairs, and the fair and honorable means by which he acquired his riches, would have been less worthy of admiration, had they not also been accompanied by liberal views and benevolent designs. His wealth, his influence and talents, were all directed, in an eminent degree, to the good of men and the glory of God. He had a high sense of his stewardship, and the kind impulses of his heart urged him on to the cheerful performance of his duty.

He took a particular delight in countenancing, in helping and advising young men of merit in the outset of life. He was quick in penetrating into the character of those around him, and nice in his observation of their course; and when, from their industry, their prudence, and capacity, he saw fit to select them for the exercise of his favor, he was inflexible in his attachment to them, and unfailing in his kindness. The details, received by the writer of this sketch, from one who loved him as a friend, and revered him as a father, and whose heart was poured out like water on the news of his death, represented him in a light so amiable, so confiding, so overflowing in generosity and kindness, that no one could hear them without admiration and emotion. And this, it was remarked, was only an instance of that favor and goodness of which many besides him had been partakers.

Another manifestation of the exercise of his benevolent feelings toward young beginners, who were needy and friendless, was peculiarly interesting. When a director of that institution, of which he was twice the president, he would frequently take a parcel of the small notes which were offered for discount by poor mechanics, who were obscure and unknown, and which, therefore, for the most part, would have been rejected, and make diligent inquiry,

in person, as to their character and standing; and if he found that, with a proper regard to the interests of the bank, he could commend them to favor and confidence, he felt that he was abundantly rewarded for all his pains.

On one occasion, a person whose note had been refused where it was offered for discount, and who, it appears, had no peculiar claims on his kindness and influence, though possessing his confidence, called on him for a line of recommendation, which would be sure to procure the desired accommodation. He at once, as it seemed, complied with the desired request; instead of being a line of recommendation, however, it was afterward discovered to be a note of Mr. Lorillard for the amount which was needed. The person immediately returned, and pointed out the mistake; never mind, said Mr. Lorillard, if they will not discount your note, see whether they will not mine.

Another instance is related of his kind consideration for the interests of others. He was appointed an executor to an estate in which the widow had a life-interest, but where each of the children was to receive a thousand dollars on coming to age. When, in the first case, this period had arrived, one of the sons called on him for the amount of this bequest; and what, he said, do you wish to do with it? To purchase stock with it in a particular bank. At what is it now selling? A hundred and ten. Have you any objections to leave the money with me on interest till the 1st of May, and then I will let you have the stock at the same rate? In the mean time, it fell, as he anticipated, to eighty-four. When this change took place, the young man was greatly depressed. He called at the time appointed to fulfill the engagement. The stock is ready for you, Mr. Lorillard playfully remarked; however, if you prefer it, I will release you from the contract, and the money may remain where it is. It may easily be conceived that the young man left him grateful and rejoicing.

But there is one noble act of generosity and kindness which stands out so prominently, and is at the same time so creditable both to the agent and object, that it is hoped the notice of it will not be deemed a violation of delicacy. One who had been the companion of his youth, and the friend of his age, and who, like him, had been blessed with prosperity and honor, was suddenly overtaken by calamity and threatened with ruin. When he received the news, he was affected even to tears. This shall not be, said he; if I can sustain him, I will mortgage my property first; and he did so. He immediately assumed all the debts of his friend to a particular institution, which were heavy. When creditors, knowing the intimacy which subsisted between them, crowded around him to ascertain the truth or falsehood of the rumored failure, he simply replied, "Bring me the notes which are due to you, and on the usual guarantee I will pay them." He did do it, to a large amount; and by the aid which he rendered, and the confidence he inspired, he not only sustained and re-established his friend, but the whole profits of the operation for the risk which he incurred were entirely devoted to charity.

These are not merely a few solitary instances of kindness scattered throughout a long tract of time, but an illustration of the habits of his life. There are scarcely any of that numerous class, who were engaged in the same business with him, who have not some personal and grateful recollection of it, a striking proof of which is to be found in a circumstance that occurred when he partially withdrew from the active duties of life, and retired to his retreat in the neighborhood of the city. The whole fraternity spontaneously met to express, in the deepest and most heartfelt manner, their sense of his kindness and worth, and to present to him a beautiful memorial of their attachment and respect.

His benevolence was not, however, confined to a narrow

channel, but was as expansive as the misery and want which cried to him for aid. What is known of it, excites admiration; but there is reason to believe that more of it is hidden, except from the objects of his bounty and the all-seeing eye of God. The silence which was imposed by his wishes, on the lips of many, during his life, has been broken since his death. His acts of charity to the sick, the needy and the stranger, were exercised daily and hourly at his home, and amidst the engagements of business, in a spirit of kindness which was never chilled, and with a patience that was more remarkable than his alms. But he did not merely wait for the appeals of the distressed to touch his feelings, but from the considerate kindness of his own heart, often committed large sums to a confidential agent, with an injunction that his name should be concealed, to be distributed among those persons whose office it was to minister to the wants of the hungry and naked. In the way of loans to students, who were in need of all things—to clergymen, who were straitened in their means—to kinsmen and friends, whose misfortunes and necessities called for relief, his benevolence took a wider range; for, in many instances, he never intended to reclaim them, and in others, he was aware that there was no reasonable prospect they could ever be repaid. With respect to servants, he considered that he held a kind of paternal relation to them; and when they had served him long and faithfully, he was in the habit, on their leaving him, of giving them an outfit, and following them through life with his countenance and favor.

In addition to the sums which were dispensed by him in the ever-flowing stream of his bounty, it was a settled rule with him, upon which he acted through life, to devote all the moneys which came to him, either in a way that was unexpected, or from debts which had been considered as lost, to pious and charitable purposes. He was a little

peculiar and fanciful in some of his benevolent feelings and habits. The scarfs which he received in attending funerals, were always regarded as the perquisites of the poor; and he was thought by many to be too free and indiscriminating in the exercise of his bounty, for "even his failings leaned to virtue's side." On one occasion, in the depth of winter, a woman whom he had often relieved, called upon him for a little assistance to procure some wood. Having some doubts of her worthiness, he said that he would inquire about her, and dismissed her without any relief. A short time after, he left his office in company with a gentleman who had been present at the interview, and observing a cartman with a load of wood on his cart, he asked the price of it, and directed him to take it to a certain street and number, which was the place where the disappointed petitioner resided. His companion remarked with some surprise, "Did you not say that you intended to make some inquiry about her?" "While I should have been inquiring about the matter, the poor woman might have frozen to death." Indeed, the benignity of his countenance, the kindness of his manner, and the ease and cheerfulness with which he rendered assistance, gave additional grace to his acts of charity.

But there is one important circumstance, in reference to this point, which ought not to pass unnoticed. The plainness and simplicity of his habits, in dress, in furniture, and his whole mode of living—his separation from the pomps and vanities of the world, and his entire freedom from all ostentatious and expensive tastes, left him an ample fund for the free and liberal indulgence of those benevolent feelings which God had inspired, thus furnishing a happy exemplification of those beautiful lines :

"For what his charity impairs,
He saves by prudence in affairs."

The union of so many excellences of character, with

strong natural powers and much acquired knowledge, will easily account for the great consideration and influence which he obtained in society. Such was the confidence, both in his integrity and judgment, that he was absolutely oppressed by the weight of his public and private trusts. He was connected with a great number of mercantile, literary, benevolent, and religious institutions, in all of which he was active and useful, and in some enjoyed an undisputed pre-eminence. He was a member of the New York Lyceum and Horticultural Society, a trustee of the General Theological Seminary, a warden of St. Andrew's Church, Harlem, a vestryman of Trinity Church, New York, president of the German Society, the Mechanics' Society, and the Mechanics' Bank. To the interests of the last institution he applied the whole energies of his mind, and with so much effect as to have twice delivered it from serious embarrassments, if not from greater evils; but, alas! it is to be feared, at the expense of health and the abridgment of his days.

But the highest distinction of this excellent man, was his deep and unaffected piety. At the early age of seventeen years, he consecrated at the altar his body and soul to the service of God; and neither the engagements of business, nor the temptations of prosperity, ever diverted him from it, but he lived and died in the Lord. In his personal character, as well as in the purity and benevolence of his life, he was a faithful follower of his meek and lowly Master. In the bosom of his family he was an instructor, example, and guide. Each morning and evening all were gathered around him in family prayer; and on the Lord's day he uniformly devoted a portion of it to the religious instruction of his children by a simple and familiar exposition of the scriptures.

It may well be supposed, that such a pure and well-spent life would have a serene and peaceful close. When he per-

ceived that his death was approaching, which he had not expected until it was near at hand, there was no agitation nor fear, but he was calm, submissive, and resigned. Like the patriarch of old, he called his children around him, and, beginning with the youngest, he gave, in the most affecting and impressive manner, to each one of them, according to their respective dispositions, characters, and habits, the admonition, counsel, or encouragement, which was appropriate to the case ; and shortly after, with a hope full of immortality, he sank away easily and gently, and slept in the Lord.

The old friends and neighbors, with whom he had been so long associated in business, immediately met together to express their deep and unaffected grief at his loss, and to testify their profound respect for his memory ; and they gave a touching instance of it by resolving forthwith, in a body, to close their offices and stores. In this feeling, in a greater or less degree, thousands participated : “ Blessed are the dead who die in the Lord, for their works do follow them.”

GIDEON LEE.

AMONG the many distinguished sons of New England, she has none worthier to present to the rising generation, as a model of imitation, than he whose name furnishes the subject of this biographical notice—none who has attained to eminence with a more spotless character for integrity and uprightness, nor who discharged, in all the various duties of life, more faithfully the high requirements of a good citizen. Self-educated, and emphatically self-made, he rose to influence and distinction by the practice of those virtues which, in all time, must secure the respect and confidence of the good. He rose from poverty and obscurity to occupy, and worthily to fill, the most honorable stations in the gift of his fellow-citizens ; and if a long life of great public and private usefulness, distinguished for honesty, industry, sobriety, benevolence, and, beyond this, an enthusiasm in the cause of education—of the moral and intellectual culture of the people—entitle him to be ranked as a patriot, that title is his.

To estimate truly the merit of such men, we must trace them through the struggles of early life—watch them in the dawns of success, and afterward in the full career of prosperity. Few men can bear prosperity ; and fewer still enlarge their sympathies in behalf of the human family, when in possession of the means, whatever may have been their intentions in the acquisition of them.

It is, therefore, pleasant to contemplate characters that, having passed through all the vicissitudes and gradations of fortune and station, still continue true to themselves. They are the green spots in life ; are honorable to humani-

ty, and fraught with wholesome example to their successors : of a high elevation in that class, was the subject of this sketch.

GIDEON LEE was born in the town of Amherst, in the State of Massachusetts, on the 27th of April, 1778. He lost his father when quite a child, and was left to the care of his mother, of whom he always spoke in terms of the warmest affection. While yet in infancy, he went to reside with an uncle, a farmer, in whose service he discharged the humble duties of looking after the cattle, and was employed in such other occupations as were suitable to his strength and age.

Suffering taught him reflection :—"I remember," said he in after life, "when I was a lad living with my uncle, it was my business to feed and milk the cows. And many a time, long before light in the morning, I was started off, in the cold and snow, without shoes, to my work, and used to think it a *luxury* to warm my frozen feet on the spot just before occupied by the animal I had roused. It taught me to reflect, and to consider possibilities ; and I remember asking myself, Is it not *possible* for me to better my condition?"

After remaining some time under the care and in the employment of his uncle, he was apprenticed to the tanning and shoemaking,—it being the practice then to conduct both branches by the same person—working at the former in the summer, and at the latter during the winter months. His genius, however, seemed better adapted to the tanning, for which department of the business he always retained a strong partiality. Up to this period his opportunities for acquiring knowledge were extremely limited : a few weeks schooling during the winter, and such books as accidentally fell in his way, were all the means vouchsafed to him. After learning his trade, or trades, he commenced business on his own account, in the town of Worthington, Mass.,

and by his industry and strict attention to it, soon won the regard and confidence of his neighbors. He was enabled to obtain credit for the purchase of leather, which he manufactured into shoes, always paying promptly for it at the period he had agreed. The first hundred dollars he earned, and that he could honestly call his own, he appropriated to educating himself at the *Westfield Academy*; and when that sum was exhausted, he again betook himself to his labor. His diligence and application were remarkable, usually working sixteen hours out of the twenty-four. An anecdote, which he used to relate of himself at this period, is worthy of being told, as illustrating two traits in Mr. Lee's character, which adhered to him through life; his great industry, and his resolution. He had "made a bargain with himself," as he expressed it, to "labor each day a certain number of hours, and nothing but sickness or inability should make him break the contract. It was known to my young friends in the neighborhood, and on some convivial occasion, a quilting frolic, I believe, they came to my shop and compelled me to leave my work and go with them; there being girls also in the deputation, my gallantry could not resist. I lost my night's rest in consequence, for the morning sun found me at work, redeeming the lost time." After gratifying his *friends* by spending the evening in their society, he returned to the shop to gratify *himself*, by not violating his faith.

The great points in Mr. Lee's character developed themselves early. They were a strong love for, and veneration of, *truth*—a high sense of honor, an independent and laborious mind as well as body, a heart that embraced in its charities the physical and moral welfare of his fellows, punctuality in the discharge of *all* his duties, a love of order and of system, and an indomitable perseverance in accomplishing whatever measure he undertook, first carefully investigating and discerning its propriety or useful-

ness; these characteristics distinguished his whole course through life.

After prosecuting his business for some time in the manner detailed, he formed a partnership with a Mr. Hubbard; subsequently they were burned out, and he lost what little property he had accumulated. He then dissolved with his partner, and removed to the city of New York. But before establishing himself permanently there, he made a voyage to St. Marys, Georgia, taking with him some small ventures of leather, and accompanying a party who went out for the purpose of cutting live-oak timber for the United States navy.

While there he was seized with the fever of the country, from the effects of which he never entirely recovered. It undermined his health, and so shattered his constitution, that, during the whole of his subsequent life, he constantly maintained a vigilant guard on his living, regulating his food, apparel, and exercise with the greatest exactness, and watching the thermometer of his feelings and the weather, with as much care as the mariner does his compass. The adventure to St. Marys not proving a profitable one, he determined, after remaining there one winter, to return to New York. The vessel in which he took passage for home was wrecked off Cape Fear, and he barely saved himself with the few clothes he had on. Accompanied by a faithful friend named Smith, who had nursed him while sick at St. Marys, he had no other means of getting to the north than to trudge it on foot. The journey was a most tedious and dismal one; several days of it were through the pine barrens of North Carolina, not meeting with a house in a day's travel. Smith was a brother Yankee, and bore the hardships with great courage and good humor. Mr. Lee used to relate an anecdote of him, illustrating this latter trait, as well as the dismal character of the country through which they were traveling. "One day," said he, "we had

been trudging along, nothing to be seen but the pitch-pine forests, before and behind, and on both sides of us; shoes worn out, and our feet bleeding, myself before, and Smith following after; neither of us had exchanged a word for some time, when Smith suddenly spoke out in his nasal twang—"Mr. Lee!" "Well, Smith, well, what is it?" "I wish I could hear it thunder!" "Hear it thunder! why do you wish so?" "Because they say thunder is God's voice, and if I could only hear it thunder I should know I was on God's earth; as it is now, I don't know where I am."

He suffered much on this pedestrian journey; and before reaching New York, his money, the little that he had, was exhausted. The independence and sturdiness of his character manifested itself on an occasion toward the latter part of his travel, when wanting a supper and night's lodging, and no money to pay for them. He knocked at the door of a farmer, and, after explaining his circumstances, he proposed to chop enough wood to pay for his meal and lodging; which, being assented to by the farmer, he went to work and earned what his pride forbade him to accept as a charity.

In the year 1807, Mr. Lee married the daughter of Major Samuel Buffington, of Worthington, Mass., a distinguished soldier of the Revolution, and shortly after established himself in the city of New York, in the business in which he ultimately became so successful and eminent. He commenced in a little wooden shanty, in Ferry-street, still standing, which he called "Fort Lee;" where, as he expressed it, he "entrenched himself." The custom among the leather-dealers at that day was to sell on book account, and have annual settlements; he adopted a different plan, and instead of selling on account, he sold at lower prices, and took notes payable in bank. This was an innovation on an ancient custom, that was looked on with disfavor by his neighbors—a revolution that they stoutly resisted. But,

aided by being appointed agent for an extensive tanning establishment, styled the "Hampshire Leather Manufactory," he overcame all opposition, and laid the foundation, in the city of New York, for a branch of domestic industry which speedily rivaled the other Atlantic cities. His punctuality in the payments, and the industry and fidelity with which he discharged the duties of the agency, won the confidence of the gentlemen who were the managers of the company, and contributed to give him a credit and standing which otherwise might have taken years to obtain. His prudence and economy enabled him to accumulate means for enlarging his business ; and, but for feeble health, the future to him was a bright path of success.

In the year 1818, Mr. Lee experienced a severe domestic affliction, in the death of his wife. She was a woman of most exemplary character, of great prudence, intelligence, and judgment, and in all matters of importance shared in his counsels and confidence.

In the fall of 1822, he was elected to the State legislature, where he distinguished himself by his close application to the business of the house, being seldom out of his place while it was in session. On the adjournment of the legislature, Mr. Lee immediately returned to his business, and devoted himself to it with his usual assiduity ; his advent into political life producing no other effect upon his habits and mode of living, than for the time interrupting them. On retiring from the legislature, in the spring of 1823, Mr. Lee was married to Isabella Williamson, daughter of the Rev. David Williamson, a clergyman of the Church of Scotland.

In 1825, he was drawn into notoriety by his proceedings, in conjunction with his partner, Shepherd Knapp, and the late Elisha W. King, in procuring an injunction against the Tradesmens' Bank. The popular feeling ran high for the moment, and Mr. Lee and his coadjutors asked a sus-

pension of public opinion for a few days; but the rapid events of those few days furnished, without a solution from them, a history of the facts. The celebrated "conspiracy trials" revealed the true situation of the bank (which was only saved from total ruin by the course pursued), and also exposed the rottenness of many other institutions which had crumbled to pieces in the general wreck. His resolution and firmness on that occasion merited and received the applause of his fellow-citizens; and it was an act that he looked back upon, in after life, with sentiments of satisfaction and pride.

In 1833, Mr. Lee was elected mayor of New York, having previously served several years in the capacity of alderman. While discharging the duties of the mayoralty, he withdrew entirely from active participation in managing the business of his house, and devoted all his time and abilities to the public service. It is not our intention to speak of those services; they are on record. It was a maxim with him, that "whatever was worth doing at all, was worth doing well." We notice, however, in the annual communications which it was his duty to make to the common council, that he never failed calling their attention to the subject of education; it was a theme on which he never tired. His courage and energy in suppressing the "Election Riots," in the spring of 1834, at which time an attack was made on the State arsenal, is still fresh in our memory. In the fall of 1834, Mr. Lee found it necessary to return to his business, having previously declined a reelection to the mayoralty; and from this period, he contemplated retiring from mercantile pursuits; accordingly, he set to work winding up the affairs of his house. It was not, however, until the fall of 1836, that he felt himself in a situation to retire from its management. He then again entered into public life, and represented the city of New York in the Twenty-fourth Congress; and was there distin-

guished, as he had been in every other station, for his business habits, for close attention to the interests of his constituents, and, we might also say, for making short speeches. He found influence and consideration with the House, rather by the frankness, honesty, and modesty of his deportment, than by windy speeches, intended for far different audiences. His political life may be said to have ended with the termination of the session, with an exception. He was, in 1840, chosen an elector to the electoral college, for president and vice-president of the United States.

Shortly after his return from Congress, he removed to the village of Geneva, in Ontario county, where he had purchased a beautiful estate; and, in improving and adorning it, and in the education of his children, he contemplated spending the remainder of his days. He carried with him into retirement the same active mind and habits, changing only the scene and sphere of their action. Indeed, stimulated with the belief that he had regained permanently his health, he imprudently overtasked both; and had but barely commenced, as he expressed it, "winding up his end of life," in the manner he had so long and so ardently desired, when death removed him from his labors. He was seized with bilious fever, accompanied by neuralgia, early in the month of July, 1841; and on the 21st of August succeeding, was gathered to his fathers, in the sixty-fourth year of his age, and in nearly as many of usefulness; leaving to his family an ample fortune, the honest fruits of an industrious and well-spent life.

In narrating the principal events in Mr. Lee's life, we have aimed at brevity and correctness. But there is a moral to be drawn from the history of such a character, and it is a useful one. Mr. Lee had obtained a reputation at home, and a name, not unfrequently pronounced with respect, abroad. Why was it so? Thousands, born to poverty, have died in the possession of great wealth; thou-

sands, that have first seen the light in obscurity and wretchedness, have risen to eminence and high distinction; thousands, whose early years have been locked up in intellectual darkness, have attained to the highest rank in literature and the sciences. These instances are of frequent occurrence, particularly in our own country; yet they do not occur often enough. The instances, after all, are too unfrequent. When we look around us and see the countless opportunities which everywhere offer themselves to the enterprising, the industrious, the frugal, our surprise is excited, not that a few succeed, but that more do not. What is there, then, in the history of Mr. Lee, that entitles him to distinction, and from whose life and example a useful moral may be drawn? Much—very much. It was his *misfortune* (if, indeed, it be one) to be born poor; it was his *merit*, by industry and perseverance, to acquire wealth. It was his *misfortune* to be deprived of an education when young; it was his *merit* to force it in maturer age. It was his *misfortune* to be without friends in his early struggle, to aid him by their means or counsel; it was his *merit* to win them in troops, by conduct that challenged all scrutiny.

Mr. Lee was a true republican; he wanted all men to stand on as high a platform as he did himself. This led him to take, early in life, so lively an interest in the cause of popular education. The common school system, which denies its blessings to none, was always an object of deep solicitude to him. "Education, give the people education, if you wish to give them morals; it is impossible to acquire them without;" was a frequent exclamation of his. When in the board of aldermen, he took a leading part in procuring the enactment of the law by which the tax is levied for the support of the common school society. His course on that question, and the exertions he made, were always agreeable subjects of reflection to him.

Decision and energy, in carrying out his plans, peculiarly marked his character; no labor, no pains, were spared; but all movements resulted from reflection and discussion. His rule was, never to undertake any measure of importance until he had deliberately weighed and canvassed it, either with others or with himself; and having resolved, the rest was action—no looking back, no vacillation. “I have but one life to live,” he would exclaim; “time is one of the few things that cannot be purchased. I may have come to a wrong conclusion, but I cannot go back now; I have resolved, and I must advance.” His mind, however, was ever open to conviction; rarely to persuasion, where it ran counter to his judgment. As an instance of his decision when he commenced business in New York, on his return from the South, his health impaired and feeble, yet still compelled to labor by the strong law of necessity—“I remember,” said he, “one day, while lifting and piling up leather, my strength failed me, and I fell on the floor. I wept. My spirits were so broken by the thought that I *must die* in the day-spring of life, and leave my family unprovided for; it seemed to be so cruel a fate. I got home and sent for my physician. He was a man of sound sense, and knew me well. I asked him if he thought I could recover? ‘Why, yes, if you choose.’ ‘Well, I do choose.’ ‘Then send that library of yours to the auction—that will stop your reading; eat a fresh beefsteak every day, and with it drink a glass of brown stout; buy yourself a horse.’ ‘Why, doctor, I am unable to incur the expense.’ ‘Then die; for die you will, if you don’t do so.’ I sent every book in my possession, except the Bible, immediately to the auction. I bought an old horse, and lived as he had directed. I did not suffer myself for years to *look* into a book, nor did I omit to take my exercise each day. I gradually got better, but I had a long and tedious time of it.” The truth was, the doctor discovered that, what with

his thirst for knowledge, and his laborious application to his business, it was impossible for him to get up.

No man more thoroughly despised trickery in trade, and he used to remark—"No trade can be sound that is not beneficial to both parties; to the buyer as well as to the seller. A man may obtain a temporary advantage by selling an article for more than it is worth; but the very effect of such operations must recoil on him, in the shape of bad debts and increased risks." A person with whom he had some transactions, once boasted to him that he had, on one occasion, obtained an advantage over such a neighbor, and upon another occasion, over another neighbor; "and to-day," said he, "I have obtained one over you." "Well," said Mr. Lee, "that may be; but if you will promise never to enter my office again, I will give you that bundle of goat-skins." The man made the promise, and took them. Fifteen years afterward, he walked into Mr. Lee's office. At the instant, on seeing him, he exclaimed: "You have violated your word; pay me for the goat-skins!" "Oh!" said the man, "I am quite poor, and have been very unfortunate since I saw you." "Yes," said Mr. Lee, "and you always will be poor; that miserable desire for overreaching others, must ever keep you so."

Mr. Lee, for many years, resided at his country-seat in Bloomingdale. In the rage for speculations in real estate, he was importuned to sell his place; he named a price for it to a friend, who immediately purchased it; the sum was not the half of what he readily could have obtained. He was much annoyed by the remarks of gentlemen, who spoke to him on the subject. "I asked," said he, "for it, what it has cost me; it is all that the place is intrinsically worth, and I am satisfied. I have acquired what property I possess, in fair legitimate trade; I have no desire hereafter to be reproached with having participated in the speculations now going on. Some one must lose money by

them ; it shall never be said any of it went into my pocket. In ten years time, and perhaps less, it will fall back to the price I have obtained for it."

In the year 1834, the memorable panic year, a report was put in circulation that his house had failed. In allusion to the report, he remarked : " I commenced business, when poor, on credit. I thrived by credit ; and I hold it to be my duty to sacrifice my property down to twenty shillings in the pound, before that credit shall be dishonored. *I have carried the lapstone, and I can do it again ;* but I will never suffer a promise of mine to be broken, while I have a shilling left that I can call my own."

Mr. Lee's devotion to business did not spring from the love of wealth ; he had no ambition to be called a rich man. He set a proper and just estimate on the value of money, and desired it as a means, not as an end. His purse, even when he could but ill afford it, was ever open to the well-authenticated calls of charity ; and to institutions intended to advance the progress of mind or morals of the people, he never turned a deaf ear. Few men in the community have extended to young men so liberal and sustaining a hand, or who have established so many in business—no petty jealousies in his trade—frequently remarking, " the more that can be supported by it, the better." He took great interest in collecting statistics, in bringing to bear upon his business the " science of trade," the experiments and investigations of philosophy. Political economy was his favorite study, and in all his operations he took large and comprehensive views, and in his deductions and conclusions looked rather to principles, the condition of the nation, its measure of value, its consumption and productive abilities ; and by his circulars and lectures, disseminating the fruits of his experience, his studies, and speculations. Whatever he deemed worthy of reading, was *well read* ; his books are filled with annotations and marginal

remarks ; and he possessed that happy faculty of abstracting his mind from every other consideration, and bending all its energies to the subject which for the time engaged his attention. He seemed to have acquired a complete mastery in this particular, and without the least apparent effort could change it from one subject to another with the utmost facility. His perseverance in accomplishing whatever he undertook to perform, was most remarkable : no labor of detail or tediousness of research balked or stopped him, and he rarely failed in arriving at the result he wished. Much of his success flowed from the *pertinacity* with which he prosecuted his plans ; his order, system, division of time, and allotment of labor and exercise. Each day's work, as far as practicable, was planned the preceding one. In fact, he made "life a business," every hour having its appropriate duties ; and he so lived that each night found him with the business of the day finished. His correspondents were punctually answered, his papers regularly filed, and his accounts (even with the day laborers on his estate) posted up to the evening preceding his last illness, every article in its proper place, and a place for every thing. Without this system and regularity, indeed, he could have accomplished but a tithe of his projects.

Another feature which marked Mr. Lee's character, was punctuality in his attendance at the time and place. For many years he rarely failed arriving at his office at the appointed instant, and departing from it also at the appointed instant ; and in his engagements with others, they never found him either absent or behind the time. An hour lost was prodigality.

In his dying charge to his sons, he enjoined them always to "fill up the measure of time." "Be," said he, "always employed profitably in doing good, in building up ; aim to promote the good of yourselves and of society ; no one can

do much good without doing some harm, but you will do less harm by striving to do good ; be industrious, be honest." These were the last intelligible words he uttered, and were as characteristic as they were worthy of him.

Of one who thus lived, it will create no surprise to be informed that he was prepared to die. Death did not find him a reluctant or unwilling voyager to his dark domains. At his beckoning he laid down his plans and cares with cheerfulness and pious resignation to the Divine will, and sank with calm dignity to his last repose, with a grateful heart for all the blessings and mercies he had experienced. "Mountains," said he, with expressive energy, "mountains of mercy have been piled on me." And in reply to the question, "Are you willing to go?" "Yes," said he, "yes : I should like to stay with you a little longer, to finish some work begun ; but if it is the pleasure of God that I should die now, I am ready to go." He died full of faith and hope in the promises of his Redeemer.

The lamp of life of such men can not be extinguished without casting around a gloom ; their absence from society creates a void that must be ever felt. They may leave no blazing reputation to dazzle or astonish, but they leave one that distributes its warning and invigorating influences wherever virtue has a friend, or philanthropy an advocate.

WALTER RESTORED JONES.

THE business of Marine Insurance in this country, and especially in the city of New York, as to its utility and value, and the great profits consequent upon its able administration, has been pretty thoroughly tested for the last quarter of a century, in the history and great success of the Atlantic Mutual Insurance Company. Confessedly at the head of all associations of the kind in this country, and owing very much of its past good fortune to the able direction and management of its late president, it seems but fitting, that as its former head—almost its creator—and as identified with it from the start—its history being comprised in that of Mr. Jones—some permanent record should be preserved of the life, labors, and character of so valuable and public-spirited an officer.

Immediately consequent upon his decease, it is true, warm and appreciative notices appeared in the various journals, and eulogistic while at the same time discriminating resolutions were adopted by all the important public bodies of trade and finance in Wall-street—as, for example, by the Board of Underwriters, at a meeting of the merchants in the Exchange, and the Chamber of Commerce. Two meetings connected with the company, the one of the clerks, and the other especially of the trustees, ought not to be omitted; for at the latter, among the resolutions, occurs one drawn up by one who knew Mr. Jones well, and judged him accurately, which we are happy to quote as the justest character of the deceased which we have read:

“*Resolved*, That, by his careful adherence to the modes

of transacting business tested by experience; by his discreet sanction of such improvements as were found to obviate difficulties and to supply defects; by his remarkable memory, vigorous energy, untiring industry, indomitable 'carefulness in making contracts,' and by his good faith and liberality in fulfilling them, he has in our judgment earned the title of the *first marine underwriter of his age and country*."

Of such a man we propose to exhibit a picture in the following brief sketch.

Walter Restored* Jones, the son of John Jones, a highly respectable member of the well-known Jones family of Queen's county, Long Island, was born at Cold Spring, near Oyster Bay, on the north side of Long Island, at the family mansion, which is still standing and in the possession of his family, April 15, 1793. His mother was a daughter of John Hewlett, a family of good local repute, belonging in religious creed to the Church of England. The Cold Spring branch of the Jones family of Queen's county, whose original seat was on the south side of the island, whence all of the sons of William Jones emigrated, except the father of the late Chief Justice Samuel Jones, were originally independent gentlemen farmers and manufacturers; some of whose descendants came up to New York and entered on business, in one department of which, Insurance, several of them—as John D. Jones, the President of the Atlantic Mutual Insurance Company; Oliver H. Jones, President of the New York Fire and Marine Insurance Company; Walter R. T. Jones, average adjuster, and W. Townsend Jones, Secretary of the Atlantic

* The middle name of Mr. Jones has a history worth preserving. An elder brother of the same name, having met his death by an accident, it was the wish of his mother, when the subject of the present sketch was born, to retain the name, for which she had a peculiar fondness; hence the epithet "Restored" was added to the original Christian name.

—with others of the family, have won an enviable reputation.

The reputation of that branch of the family which came directly from South Oyster Bay was eminently legal, and in a degree political. Cooper, the novelist, remarks of the family: "The Jones family has now furnished legislators and jurists to the colony and State more than a century."

It included—to mention only the very prominent names—Judges David and Thomas Jones, of the Supreme Court of the colony of New York; the elder Samuel Jones, the compeer of Hamilton and Burr, and Harrison and Livingston; Samuel Jones, his son, chancellor and chief-justice—fully equal to the reputation of his father, and by some thought to have transcended it; and David S. Jones, his youngest brother, a worthy son of so illustrious a parent, and as a lawyer most able, if not as eminent as his brother; Major William Jones; Elbert Herring Jones, most upright and acceptable to their constituents in the State senate and legislature; and of the ancient Floyd Jones family, General Henry Floyd Jones and his nephew David, Richard Floyd Jones, in both houses of the State legislature, and Elbert Floyd Jones in the lower. The father of Mr. Jones, John Jones, was one of the seventeen children of William Jones, the son of Major Thomas Jones, the first American ancestor of this very large and respectable family. Major Jones was an officer of the English army, and was present at the battle of the Boyne Water. At the termination of the conflict which ended so disastrously for James II., the supposed* Welsh officer came over to this country, and finally settled near South Oyster Bay, on the south shore of Long Island, some thirty miles from Brooklyn. He here procured a large tract of land, some five to

* We say supposed, because the Major is said on his tombstone to have come from Strabane, in Ireland, whence he sailed on leaving for America, after the battle. But his name, character, and the family traits, are all decidedly Welsh.

ten thousand acres, a manorial estate, by purchase from the Indians, and also entered into whaling enterprises on the coast, then a profitable business, and under an English commission to cruise against Spanish property, amassed considerable property. He built himself a brick house, which stood for nearly a century and a half, and which was pulled down to make way for the improvements of the late David S. Jones, the then munificent possessor of the Massapequa farm.

John Jones, the grandson of the major, and father of Walter R., with his brother-in-law, Devine Hewlett, held in common important water privileges, and a flour-mill, at a period when property of that character was especially valuable—previous to the opening of the Erie Canal and the importation of Western flour, and also during the epoch of the second war with Great Britain, and under the restrictive influence of the embargo. The mill was consequently kept in active operation, and constituted a valuable property.

The subject of the present memoir was early introduced to the world of business and the life of a great commercial metropolis. At the tender age of eleven years he came up to town and was placed in the store of his eldest brother, William H. Jones, then engaged in the flour business, but now and for several years living the life of a country gentleman, having brought up a large and socially useful family, and exercising the virtues of a genial hospitality, at Eastwoods, near Huntingdon. In his brother's office the future underwriter acquired his first insight into the principles and modes of business, his true school. A few years later he was introduced by his cousin, J. Jackson Jones, a son of his uncle Walter, and brother of William Townsend Jones—an accomplished and most worthy gentleman, as we learn from all who knew him—into the office of the United States Insurance Company, as clerk, where he be-

came remarkable for his habits of method, industry, and attention to business, laying a firm basis for his future eminence in a province of insurance requiring caution, accuracy, precision, and promptness. The United Insurance Company was one of the first, if not absolutely the earliest in point of time, in New York, and perhaps in the Union, for undertaking marine risks. But owing to novelty, or ignorance of the proper mode of conducting the business, or from some other untoward causes, the association failed to realize its objects, and it became embarrassed and was discontinued. At an early period of his career, Mr. Jones conceived an aversion to litigation, of which there had been much, both unnecessary and of a vexatious character, in the early insurance companies, and which proved in the end detrimental to their interests, and served to exclude customers. Mr. Daniel Lord, counselor to the present company, stated in his speech at the dinner given to Mr. Jones, on the occasion of the complimentary presentation to him of a rich service of plate, that "for the twenty-four years of the administration of this company, not more than *six* lawsuits have occurred to it, and I can recollect but *four*."

In 1824 Mr. Jones was elected assistant or vice to Archibald Gracie, President of the first Atlantic Insurance Company, discontinued two years after.

In conjunction with Josiah L. Hale, Mr. Jones started, in 1829, the second Atlantic, with a capital of \$350,000. Of this new association Mr. Hale was president, and Mr. Jones vice-president. This company pursued a successful career, and continued its operations until July, 1842, when the old stock company was discontinued, and a new company organized on the mutual plan—that having grown into great favor, and become the popular mode of conducting insurance, as most profitable and most secure.

The present Atlantic Mutual Insurance Company first

went into operation July 1, 1842—Mr. Jones president, Mr. Hale vice-president, and Mr. J. D. Jones secretary—and may be considered, without invidious contrast, as the leading marine insurance company of the country. Its history and that of Mr. Jones are identical; he was bound up in it, and cherished its interests as personal with his individual interests. Its prosperity was his, and he felt its occasional losses, doubtless, as much as any of its stockholders or directors; and the company organized by him, watched and guided until firmly established, and its business systematically arranged, bids fair to continue one of the most flourishing in the Union. The large insurance building No. 51 Wall-street, at the corner of William-street, was planned and erected under the eye of Mr. Jones, and with the sanction of the Board of Trustees, his worthy associates.

We may remark, in passing, that the present incumbent of the presidential chair, John D. Jones, has received a most thorough education for the office he holds, having been brought up under his uncle's eye, and with his character and career before him, as a model, for a period of nearly a quarter of a century—having the assistance and countenance of the able Board of Trustees, composed of the most influential merchants of the city.

The intense labor of the officers of the institution was remarkable, and fourteen hours per day are said to have formed the regular daily labor of the three principal officers.

In January, 1854, Mr. Hale was obliged to resign, through increasing feeble health, and physical inability to continue his arduous labors.

As a proof of the remarkable prosperity of the company, a large share of the good fortune of which is to be attributed to Mr. Jones, it may be mentioned that for the ten years from January, 1844, its annual average was over thirty-three per cent., and for the first eleven-and-a-half

years of its business, the total amount of profits was \$6,092,571, showing an average of \$529,788 per annum.

Previously to this latter date, on November 22, 1853, came off a public dinner at the Astor House, which had been got up by some of the friends and business associates of Mr. Jones, in his honor, and for the purpose of acknowledging their sense of his important services, his high character, surpassing financial talents, and social virtues. The presentation of a magnificent service of plate, tastefully rich and elaborate, was the distinguishing feature of the occasion, which was set off by some extremely good speaking. The best speeches were made by Mr. Tileston, who presided, Rev. Mr. Osgood, who acted as chaplain, and by the guest of the evening, Mr. Jones himself. The foremost merchants, bankers, and underwriters of New York city, made up this select assemblage of the commercial aristocracy of the Union.

In conjunction with his brother, John H. Jones, Esq., of Cold Spring—a most able and intelligent man of business—Mr. Jones held an interest in the flourishing manufacture there carried on, originally started by the three elder sons of John Jones, but of which partnership Mr. J. H. Jones was the active and enterprising head. In the extensive whaling operations, the two brothers were the main capitalists, and the last-mentioned gentleman the leading manager—the other the chief adviser. A brief statement of this latter department of Mr. Jones's labors, may serve to give an idea of its magnitude and importance. The business itself, it may be remarked as an historical coincidence, is a revival of that originally carried on by the founder of the family. We believe there now are (there were in 1848) eight whaling ships fitted out from Cold Spring, measuring more than three thousand tons, carrying about two hundred and fifty men, and costing, with their outfit, about \$227,000. These, instead of confining themselves near our coast, from

which the whales have been mostly frightened away, make longer voyages than Captain Cook did in circumnavigating the globe. In connection also with Charles H. Jones—another and a favorite brother—and with his deceased brother Joshua T., he has been engaged in a large number of mercantile and manufacturing enterprises. We derive these facts from a near connection by marriage of Mr. J. H. Jones—the father of the present incumbent of the presidential chair of the Atlantic Mutual Insurance Company.

The idea of a life-saving benevolent association originated with and was perfected by Mr. Jones, who, by dint of arduous exertions, effected an incorporation, chartered by the Legislature, March, 1849. This was the result of benevolence and prudence united, and its object and result was the salvation of life and property to a great extent. The value of such an association, with its objects properly carried out, was and is very great; and were its good results even much less beneficial than they have been, they would be still worthy of the applause of the philanthropist. Altogether there were, two years ago, some twenty-seven station-houses, with the comforts of heat and protection in winter; with life-boats (galvanized iron-boats and cars), guns, ropes, &c. On the New Jersey shore there were fourteen stations, and thirteen on the shore of Long Island. At the present date we learn that the number of these most valuable stations has nearly doubled. A nobler project for public good, a more humane and benevolent association, was never incorporated.

Mr. Jones, in his private and personal character, was a kind and unpretending man, affable, and sincere. He was a devoted son and affectionate brother, and a favorite uncle, the only domestic relations we are aware he held. By his brothers and sisters, nephews and nieces, and all their connections, he was truly beloved. Toward his townsmen, and relatives far removed, and whom he seldom met and knew

but slightly, he was always friendly. And from many sources we have heard the same invariable report of his liberality, in affording aid to deserving objects of his bounty, and especially a Roman-like love of contributing to the support of all plans of "public good."

Originally of a Quaker family, he became in after years a regular attendant on the services of the Episcopal Church, and was one of the promoters of the building of the new church at Cold Spring. At that delightful place, one of the most picturesque regions not only on Long Island, but even anywhere in the State, he had erected a noble mansion, of princely extent and accommodations, of which he had not yet become the tenant for life, when he was summoned to his last home by the angel of death.

His health had been precarious for some months before, indeed ever since a stroke of apoplexy he had suffered; but he would doubtless have lived longer, perhaps for some years, had not his mind, anxious with the cares of business and heedless of his own comforts, impelled him to work when he was physically unfit to be out of his room or out of his bed. Despite the counsel of his skillful physician, Dr. Francis, he went out imprudently, over-exerted himself, and came home to die.

He died April 7, 1855, of apoplexy: he was dictating to one of his nephews from his bed in the morning, when suddenly there came a pause, which was never filled up. He was not quite sixty-two years of age. With an originally powerful constitution and an active habit, living a simple life, and always occupied, he would, it is almost certain, have lived at least his three-score years and ten, had he allowed himself, as we have remarked, to have been governed by the prudent advice of his medical friend.

Sanguine and ardent in business, he was a moderate and reasonable man in his views of life and conduct—together a man to be relied upon and looked up to. But a regard

to the concerns of others, for which he was responsible, and a strict sense of the duties of a man of business, overpowered his sense of danger or consideration of personal safety. Thus he fell a martyr to duty, and gave up his life literally to the cause of insurance.

We are happy to be able to quote the following letter of Dr. Francis, the medical adviser of Mr. Jones in his last illness, which we have received since writing the above; in its lucid and comprehensive style stating, in a most satisfactory manner, the causes and progress of the attack, and its final result:

“NEW YORK, May 28, 1855.

“DEAR SIR:—The professional reputation of the late W. R. Jones, Esq., was long known to me; my personal acquaintance with him was but of recent date. It was not until the morning of the 7th of January last that I was requested to make a medical visit to him at his city residence in Murray-street, on account of threatened symptoms of apoplexy and palsy. Aware of the close and devoted attention which he so systematically gave to his responsible duties, that his habit of body was of inordinate fullness; that his physical development was favorable to the invasion of acute disease, I lost no time in obeying the summons; and upon my introduction into the sick-room, I found Mr. Jones in a state of cerebral congestion, with loss of motion in lower limbs, and inability of free articulation or speech.

“The indications of relief were too manifest to be deferred. His inordinate fullness of habit, and approaching shortness of breathing, left no time for delay; he was bled largely, counter-irritants applied, and the ordinary active antiphlogistic means pursued. Some mitigation of symptoms soon took place; but a vigorous reaction, with increased tendency to a recurrence of the same alarming symptoms which marked the invasion of his illness, justified a repetition of similar measures of relief, and the gratifying

spectacle was soon presented in the returning consciousness of the patient, with improved powers of articulation, and especially of motion in the lower limbs. Forebodings, however, of the gravest nature as to the ultimate issue of the case, awaked desire for additional professional advice, when Professor Parker, of the University of New York, united with me in consultation. The result of our deliberations was that depletory measures were still further advisable, and we had the satisfaction to find, after two or three subsequent visits, that Mr. Jones now only demanded time for recovery ; nevertheless, imposing on him abstraction from all business for at least a month, and exercising on his part a wholesome discretion as to the use of animal food and drinks.

“The better to secure the safety of his improved health, I occasionally visited Mr. Jones, and urged such cautions in his modes of living, his exercise, and in his limited appropriation of time to the discharge of his professional trusts, as I deemed best calculated to give permanence to his now renovated powers, both mental and bodily, and in this view my associate, Dr. Parker, fully coincided. Mr. Jones was not entirely a disobedient patient ; and during one portion of the month of March his official obligations seem to have been discharged with his wonted regularity and capacity. But it was evident at the latter part of that month, both to his friends as well as to his medical advisers, that our patient had too confidently harbored the idea that his constitution had become superior to the renewed assaults of the enemy that had once brought him to so critical a condition.

“He persevered with marvelous earnestness in all his severe and multiform duties ; his many and accustomed hours of business were filled up daily, and, forgetful of the necessity of that repose which his recent sickness and prostrated nervous powers demanded, night itself was often invaded

by his cares and toils; and on the seventh of the ensuing month, April, after uncommon efforts on weighty duties, he was, toward the hour of four in the morning, again seized with that attack, which almost immediately terminated his valuable life. At the earliest intimation of his illness, I hastened to his bedside, but consciousness had ceased, the pulse no longer beat, and he was to be numbered with the dead.

“Thus surrendered to inexorable physical and mental causes, exercising their preponderating influence on a frame of body peculiarly susceptible to that agency, Walter R. Jones, so long the prominent man in his great and responsible vocation. With every consideration of respect,

“I remain yours truly,

“W. A. JONES.

JOHN W. FRANCIS.”

His funeral, which took place at Trinity, was of the most imposing character—from the array of distinguished persons, in trade and finance, many old New Yorkers and Long Island gentry, that were gathered together. His remains were carried afterward to Cold Spring, to be laid in the family burying-ground. For Cold Spring Mr. Jones had a peculiar predilection, and he was rarely absent from it over a week (when he could get there) for many years of his life. As the home of his boyhood and the seat of his branch of the Jones family, where, too, so many of his immediate relations still reside, independent of its picturesque, rural beauties, this charming locality had fascinated him, as it must any one at all similarly situated, who pretends to any love of nature or feeling for the beauty of fine scenery. Hilly and beautifully wooded, rich in streams and water prospects, it is full of varied attractiveness, and delights the eye of the traveled stranger or the resident for life.

Mr. Jones was one of the worthies of Long Island, though

so long (from early boyhood) connected with New York city as to be regarded as one of her denizens; yet, as he never for a moment lost sight of the place of his nativity and his rural home, as he visited it weekly, built his noble mansion there, and there looked to end his days in peace and domestic happiness, he must not be forgotten in the list of eminent Long Islanders. With the distinguished sons of Long Island, in the different walks of life—in the professions, in art, in the army and navy—he must ever be associated, and his name must be added to the list including Conckling, Sandford, Miller, Wickham, Colden, Post, Seaman, Mott, Elias Hicks, Mount, Rhodes, Hackett, Sands, Woodhull, and Truxton, whenever the roll of prominent Long Islanders is called.

In person Mr. Jones was below the ordinary standard of height, but strongly built, and of a full habit of body. His face, his person, and his presence, denoted energy and vigor. Forecast and vigilance were stamped upon his brow, and his eye had a look of penetration that scrutinized with caution every application presented to his judgment. The moderation and mildness of his character was also marked in the expression of his face, especially in the company of his friends and kindred.

We believe there is more than one good portrait of Mr. Jones by Mr. Shephard Mount, the able artist. There is also a life-like bust of Mr. Jones, a copy of which has been placed in the committee-room of the company. But the excellent engraving of the head on the bills of the Marine Bank will preserve his features to all classes of the community, and be in that light more universally accessible than the best bust or portrait in a public place.

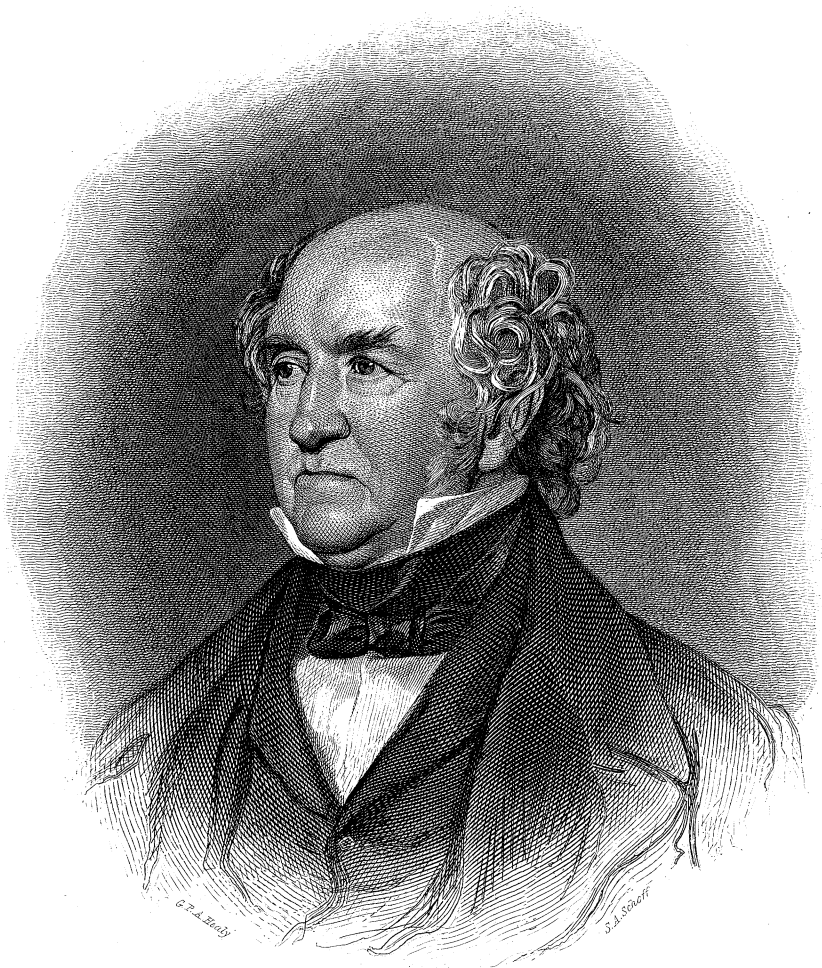
The example afforded by the career and character of Mr. Jones is a rich heritage to the young men of our country. Comparatively a poor boy, at an early age he is placed in a store, and has to make his way by dint of in-

dustry, perseverance, integrity, and all the essential virtues, not only of the true business man, but of the truly able and great man, in every walk of life.

And although fortunate in having for his instructors his near relatives and family friends, yet he was by them simply initiated into his duties, and taught the elementary routine of business. Most of all remained with himself—earnest attention to his business, and strict fidelity in all that concerned his province. He was hence, it may be fairly said, a self-taught and self-made man. In his peculiar walk, he was admitted to be without a rival, and for the point of excellence reached by him, he owed almost all to his self-training, his unflagging zeal, and his determination to master all that related to the complicated science of insurance.

The same qualities, too, that distinguished him as a man of business, marked also his personal character, or rather grew out of it—earnestness, sincerity, kindness of heart, a strong love of family and friends, vigorous energy of will, and the active exercise of his intellectual powers.

His native county and the city of his adoption have reason to be proud of the man who placed the business of insurance on a more stable footing than it had ever enjoyed heretofore, and raised the Atlantic Mutual Insurance Company to the rank of the first marine company in the United States. While, as a man, the interest felt and the faith reposed in him by his family, his friends, and his dependents, stamp him emphatically a model for those who come after him; in all the relations he filled so worthily throughout the entire course of his life.



Yours sincerely
Saml Appleton

SAMUEL APPLETON.

SAMUEL APPLETON was the oldest member of a family whose name, during the last half century, has been intimately associated with the prosperity of Boston, and with all of its most important interests. He himself might have been singled out as a model of what a merchant should be. Alike high-minded in gaining and public-spirited in using his means, in his industry and liberal enterprise, his scrupulous uprightness and large beneficence, he was one of the most marked men of a profession which includes within its ranks so much of the energy, enterprise, and talent of New England.

Mr. Appleton was a native of New Ipswich, N. H., and was born June 22d, 1766. He commenced life with no advantages, except the inestimable one of being trained in childhood in the home of judicious and excellent parents. His father, Deacon Isaac Appleton, was one of the most respected citizens of New Ipswich, but, like all his neighbors, was subject to the deprivations and hardships of what then was a newly-settled country.

In a family of twelve brothers and sisters, Samuel was the third. Except such instruction as he received at home, all his opportunities of education were confined to a few interrupted weeks each year, from the age of ten to sixteen, in the district school. He, however, made such good use of his opportunities, that, at seventeen, he was himself selected to teach a school, and was so successful that during the succeeding winters, and so long as he was willing to engage in the office of teaching, his services were in great request in his own and in the neighboring towns. To the

day of his death he took the greatest delight in recalling the scenes, the friendships, and the labors of these seasons of school-keeping, when the teacher often had scholars older than himself; when he was sometimes obliged to be a hard student at home that he might keep in advance of his pupils at school, and when his sovereignty over the young republicans about him required the exercise of prudence and self-control as well as vigor.

At twenty-two years of age he joined a party of young men in settling a township in Maine, the conditions being that they should have each alternate lot, provided they would build a house, and clear up a certain number of acres. In this occupation two summers were employed, and the various experiences of frontier life, the hardships encountered with the hopeful hearts of youth, and the expedients by means of which difficulties were overcome, were the subjects of much amusement in after years. But labor on a farm was not to his taste. It was evident that his special gift was not for handling the axe and guiding the plow. He had an early desire to become a merchant, and, the way opening for acting out this inclination, he entered into business in the country; first at Ashburnham, in company with Col. Jewett, and afterward at New Ipswich, with Charles Barrett, Esq. These fields, however, were too narrow for his ambition. In 1794, at the age of twenty-eight, he established himself as a merchant in Boston, and from that time his career was one of uninterrupted and honorable prosperity and usefulness. In 1799 he visited England, and having formed a partnership with his younger brother, Hon. Nathan Appleton, he was for many years engaged very extensively in the importation of English goods. At a later period he was largely interested in the cotton manufacture, which, with a wise foresight of the future industrial wants of the country, had been introduced through the agency of his brother, acting in connection with two or three asso-

ciates, first at Waltham, and afterward at Lowell. As he grew older he gradually withdrew from business, and at length retired from any active participation in it. But he retired from business only to give his thoughts more exclusively to objects of kindness, charity, and public utility.

One of the beautiful traits of his character was his strong attachment for every thing connected with his early life. He never forgot his birthplace, and its interests were his interests. In any matter relating to its general welfare, he would have been very sorry if the people of his native town had forgotten to ask him for his aid. Among other things, the academy, which was largely indebted to his liberality for the funds which have placed it on a permanent foundation, will be for him a lasting memorial. His early friends never lost their hold on his interest, and there was no part of his life which he took such pleasure in recalling as he did the scenes and labors and struggles of his youth. One of the sure tests of an unspoiled heart, he carried through life the affections, the simple tastes, and the cheerful, hopeful feelings of his earliest years.

A stranger on seeing him, we think, would have been first struck by his apparent simplicity and open-hearted honesty. It was in his manner, in his look, and in the tones of his voice. There was no mistaking it. He was an honest man. Without subterfuge or disguise, incapable of any thing indirect or underhanded, he had no concealments of his own, and any thing in the form of a secret was to him a trouble and a burden. He knew of but one way of speaking, and that was, to say straight on, the truth. It was a principle grown into a necessity of his moral life. He did not know what else to say. It might be difficult to utter it, but he really could not help it. And so out of the simplicity of his nature his yea was yea, and his nay, nay. This was allied with the kindest and tenderest feelings. No one felt more pain in giving pain to another. But though he

might be kind, and gentle, and tender, he could not help being honest. He was himself so thoroughly upright that it was hard for him to doubt the honesty of other men—and, as is often the case, men were really to him what he expected them to be. Said the writer of this notice to him—and the answer threw light alike on his own character and on the character of merchants generally—"You have been long engaged in business, under a great variety of circumstances, and in different countries; what is your opinion in regard to the honesty of mankind?" "Very favorable," he replied. "Very generally, I think, they mean to be honest. I have never in my life met with more than three or four cases in which I thought a man intended to be dishonest in dealing with me."

A striking evidence of his character, and of the way in which he himself was regarded, occurred on the only occasion during his life when he was sued. About the year 1820 a merchant-tailor, named Endicot, died, leaving a residue of his estate to a Baptist society. Among his papers was a note signed by Samuel Appleton, and indorsed by Ducoster & Marshall, for a few hundred dollars. The committee of the society called on Mr. Appleton for payment. The handwriting was so very like his that it was impossible to distinguish one from the other; but he refused to pay it, declaring it to be, in spite of the resemblance, a forgery. A suit was brought on the note, which was, in fact, outlawed. He would not, however, allow any plea of this kind to be made, but steadily denied the signature. As the indorsement was evidently genuine, and no other person of the same name was known, the whole matter was enveloped in mystery. This was increased by the fact that he had had dealings with the house of Ducoster & Marshall, as appeared by his books, though nothing was found in them to confirm this note. On the trial, his brother was called as one of the witnesses. He testified that he could

not distinguish the signature from Mr. Appleton's handwriting; but that, as he himself had kept the books at the time, and his brother's notes were always paid when due, and there was no trace of such a note, it could not be genuine. Notwithstanding this admitted resemblance of the handwriting, and notwithstanding the charge of the judge was rather against the defendant, the jury found a verdict in his favor. Mr. D. Ellis was foreman, and he stated the verdict was founded on the fact that the jury was quite sure that Mr. Appleton would not dispute the payment of the note, except on the certainty that he did not owe it.

Mr. Appleton, however, was not satisfied to leave the matter here, if it were possible to unravel the mystery. Some years after he was in Italy, and went to Naples, where Mr. Degen at that time resided—the gentleman who was assignee of Ducoster and Marshall, and had made the endorsement in their behalf. His first step on landing was, not to visit any of the wonders of nature or art, but to search out Mr. Degen, who, in answer to his inquiries, stated that he perfectly well recollected the circumstance of there being such a note, but that the signer of the note was a shipmaster of the same name, who resided in Portland, and who had been dead for some years. Besides his memory of the event, he had at his country-house the books of the firm, and on examining them they were found to confirm entirely Mr. Appleton's convictions, and to show the reasonableness of the confidence placed by his neighbors and fellow-citizens in his accuracy and integrity.

Mr. Appleton was the artificer of his own fortune. He was—what so many who are described as such are not—essentially a self-made man. From early youth he had nothing on which to rely, but his own resources of mind and character. The friends whom he never failed to find, and of whom no man had more, were attracted to him by his own merits. No one owed less in early life to what is

termed good fortune. Every advancing step was the legitimate result of preceding self-denial, foresight, integrity, and cheerful labor. A full account of his early career would be a hardly less instructive one to young men than that of Franklin. Nothing could furnish a better commentary on the selfish folly of those who think that they do well to be angry with the world, because it does not load them with prosperity before they have done any thing to deserve it. He was an accomplished merchant, but his prosperity, instead of being accidental, was owing to years of persevering industry, to his uprightness, to a singularly quick perception of character, and to a native good sense and soundness of judgment which would have made him successful in any vocation that he might have chosen.

He doubtless had the New England love of success in what he undertook. But there were things which he valued more than success. He valued a liberal heart in his own bosom, and an unrepublishing conscience, more than he did money. Mammon was never his god, but his servant. His gains had on them no dark spots. In recalling the early years of mercantile life, when habits were forming, and temptations to one struggling into business with limited means were many, it gratified him to remember that he never was sued, and during that time had never instituted a suit against any one; that he made very few bad debts; that he never lost a good customer, and that of the many orders given him to be filled very much at his own discretion, the case scarcely occurred in which any complaint ever reached his ear of the manner in which it had been executed. He never sought large profits; he would not make money out of other men's necessities, and throughout life, carrying out to the letter his notions of obedience to the law, he would never receive more than the legal rate of interest for what he had loaned. He accumulated a fortune because he was a sagacious and accomplished man

of business, and not because of any grasping passion for accumulation. On the contrary, instead of the love of money growing with his years, during the latter part of his life he systematically limited its increase. Among his papers is one dated 1823, containing some resolutions which he hoped to carry out with more fidelity than he had done before. Among them, he says—"I promise, during the following year, to spend the whole of my income, either in frivolity, amusement, public utility, or benevolence." Although the last object is introduced so casually, those who were acquainted with him will understand how large a place it held in his thoughts. Another similar paper is found for 1828, in which, after saying in general terms that he has observed men, as they have grown old in years, growing anxious about property till they have seemed to think of little else—and wishing to avoid that state of mind, he promises that during the ensuing year he will spend the whole of his income; making, however, with the careful forethought of one who meant to perform what he resolved, the single reservation of so large a part of the dividends on his manufacturing stocks as should be required to pay any new assessments. How large and liberal were his ideas of one's duty to promote the welfare of others, is seen in the fact that the amount which he gave away during his life was scarcely less than what he had retained for himself.

His relations with his kindred were always of the most interesting kind. Many of his brothers and sisters had large families, and among their children, as a matter of course, was every variety of fortune. Having no children of his own, he adopted into the circle of his affections the children of his brothers and sisters; and during the latter years of his life, no single thing engrossed so much of his thoughts, as their interest and happiness.

In 1819 he married Mrs. Mary Gore. This is no place in which to speak of domestic life, but it may be said that

while happy in so many other things, he deemed himself to have been signally blessed in this relation. There never was a more sunshiny home ; and for the sunshine which filled it, it was his happiness to feel that he was indebted to the character and affection of the wife whom he loved.

It would be difficult to imagine a more beautiful old age. During its last years he was confined very much to his room and to his chair ; but those who were dearest to him were always near him. His room was the great center of domestic attraction and enjoyment. His heart was so warm, and fresh, and sympathetic, that others felt that their pleasures were doubled by his participation in them ; and, on the contrary, he could never enjoy any thing alone. The words of Ben Jonson described his habitual feeling :

“ That is but half a joy, is all our own.”

On any afternoon that you might visit him, you were likely to find around him some of those who in former years had been engaged with him in business, or his kindred, or the young children of his old friends, for his affectionate nature drew the young to him not less than those who were more advanced ; and there, too, you met a constant succession of persons who sought his aid for public objects or private charities. To consider and meet these calls was, indeed, the great work of his later years. He held his fortune as a means of usefulness, and there was scarcely a day in the year in which he did not contribute more or less to some benevolent object. He of course exercised his own judgment as to whether he would give or not give, and he carried into his works of benevolence the same good sense and clearness of mind which had characterized him as a merchant ; but he would have taken it unkindly if, in any enterprise for the public good, or any purpose of private charity, he had been overlooked by his friends. It is some-

times an ungracious task to ask men to contribute money ; but Mr. Appleton, whether he saw fit to give or to decline giving, made you understand that he considered you had done him a favor in letting him have the opportunity. He not only gave with no grudging hand, but he was very likely to add that if, after applying to others, there should still be a deficiency, he would like to be called on again.

During the latter part of his life he made it a rule to spend his whole income every year ; and there was scarcely any public enterprise within that period, or any work of utility, or any charitable institution, or any effort to promote education in the city of Boston, to which he was not a large contributor. Nor were his benefactions confined to the city of his home ; but throughout New England his name will be permanently connected with the charitable, educational, and religious institutions which received aid from his ready and large-hearted munificence.

But that which characterized his old age more than any thing else, was a constantly-growing interest in the welfare of the poor. He regularly placed large sums in the hands of physicians and others who were in the way of seeing those in destitution, and on whose good sense and good feeling he relied, to be distributed as their judgment should dictate. He could not bear to think that any one, whom he could relieve, should suffer from want. It was Cecil, we think, who said that he always thought of the world as divided into two heaps, one of happiness and the other of misery, and that it was his purpose to take something from the latter, and to add something every day to the former. No one ever acted more habitually on this idea than Mr. Appleton. With the habits and decision brought out of a struggling and energetic manhood, there were many things he could resist ; but a poor child, or a poor man, he could not resist. He could not resist any tale

of want, and though uttered in a whisper, he heard it above all the noise of the world.

Those were the only unsatisfactory days to him, in which he had not done something to promote some one's welfare, or to relieve some one's distress. And all this was done so modestly, so kindly, so much as if he were receiving a favor, that the manner doubled its value. He gave money to the poor in such a way that they gave him back their hearts. He bore all his faculties so meekly, his manners were characterized by such an inbred courtesy, and his good deeds were so simple and unalloyed, that they awakened in all around him kind and friendly feelings. It is said of Raphael that the influence of his genial and kindly character was such, that "the painters who worked around him lived in perfect harmony, as if all bad feeling were extinguished in his presence, and every base, unworthy thought had passed away from their minds." So Mr. Appleton's character seemed to create around him a sphere of just thoughts and kind affections.

His religious views and feelings partook of the simplicity of his general character. Though he had decided opinions, he never took any strong interest in questions of controversial theology. His experience in life had taught him that good men were confined to no theological party, and it was his conviction that the fundamental principles of religion, in spite of minor differences, were received by all sects. His nature was not speculative but practical, and religion with him took a practical form. He thought little of the words and much of the substance. Better words to describe him, as he appeared in his habitual course, could hardly be chosen, than those in which the prophet gives the comprehensive test of a right life:—"What doth the Lord require of thee, but to do justly, to love mercy, and to walk humbly before thy God." He had the trusting heart of a child;

and the practical form which his faith in a spiritual life assumed was touchingly illustrated in an incident that occurred during the year preceding his own death. A favorite nephew, to whom he had bequeathed in his will a large proportional amount of his estate, died before him; and by the terms of the will, a half-sister, between whom and Mr. Appleton there was no blood relationship, became entitled to these bequests. The executor called Mr. Appleton's attention to the fact, thinking that he might wish to make some change in the disposition of his property. After taking the subject into full consideration, his reply was: "If in the other world there is any knowledge of what is done in this, I should not like to have my nephew, whom I so loved and trusted, find that my first act, on learning his death, is the revocation or curtailment of a bequest made in his favor, and which, if he had survived me, would have eventually benefited her who was nearest and dearest to him. The will must stand as it is."

He died without issue, at his residence in Boston, July 12, 1853, having just entered on the eighty-eighth year of his age. His death was as tranquil as his life. He had always dreaded a lingering dissolution, and his desire that the last hour might come suddenly was granted. On the last morning of his life he enjoyed his usual health. During the day he had suffered some pain and uneasiness, but the remedies applied had relieved him, and he said, "I will now try to sleep." He composed himself for this purpose, and sunk into slumber. In a few moments, however, Mrs. Appleton was alarmed by his louder breathing; she ran to his bedside and summoned an attendant. He was lying in the same attitude of repose. He was sleeping, but "the sleep that had fallen upon him so gently was the sleep of death!"

His mind retained its vigor and clearness to the last, and

up to the closing hours of his life he had been employed on thoughts and plans of beneficence. The sinking sun went down through a twilight over which collected all the beauty of the day.

"Sure the last end
Of the good man is peace. How calm his exit !
Night dews fall not more calmly on the ground,
Nor weary, worn-out winds expire so soft."

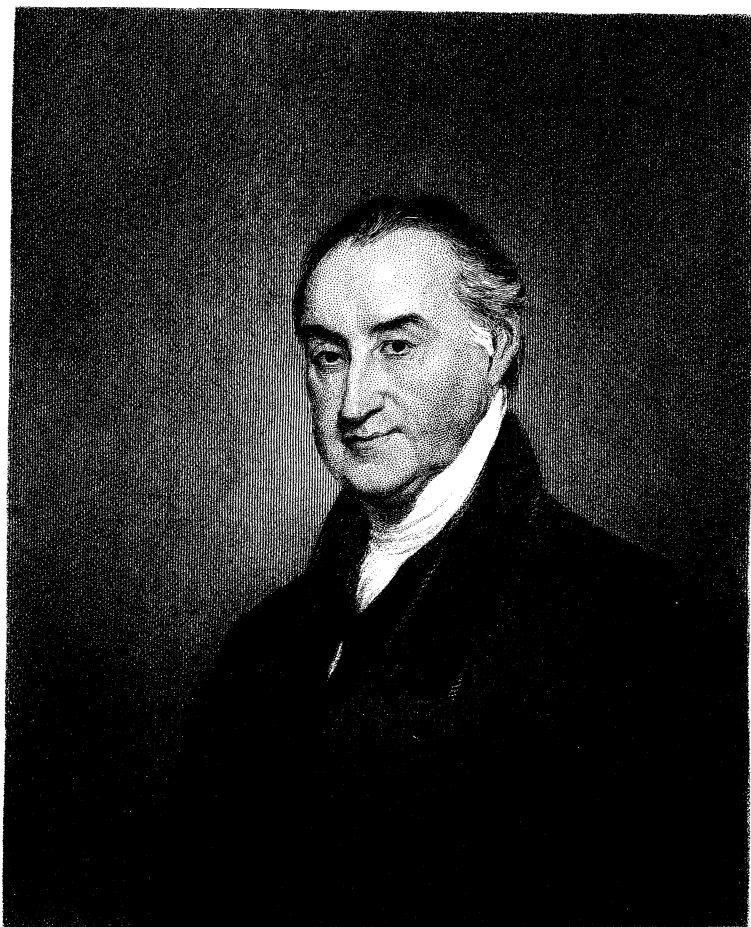
Mr. Appleton was one of those men who not only give a character to the community in which they live, but who create its character. His enterprise, his great soundness of judgment, his stainless integrity, and his liberality, made him one of those standards of character by which men around measure themselves and others. Such men raise the general average of character throughout the community. Illiberal customs and underhanded methods of business are shamed away from their presence. The young honor and imitate, and those who are older take a heartier interest in whatever relates to the general good. We are accustomed to speak of the benevolent acts of such a man, but infinitely greater than the immediate good done to the recipients of the charity is the general feeling of liberality which such acts awaken and keep alive in the community. Three men, near neighbors, intimate friends, associated much together in common pursuits, died nearly together : Mr. Amos Lawrence, Mr. Robert G. Shaw, and Mr. Appleton. Without detracting from the merits of others, it can not be doubted that these men stood second to none in their liberality toward all objects that had a bearing on the general welfare, and that any reputation which Boston may have was owing, in at least a full proportion, to their character. But whatever of good they may have done to individuals or institutions, the greatest good came from the modest, unpretending uprightness and liberality of their

lives, which showed that men might accumulate money, and yet value it for its true uses; which gave the visible proof that successful labors did not require the drying up of the heart, and which established a standard of large and wise beneficence. A few accomplished and successful men of business, if they are at the same time selfish and sordid, will lower the whole moral feeling of the community in which they live. And, on the contrary, if right-minded, generous, just, living for others, as well as themselves, they elevate the whole moral character of business life.

Samuel Appleton left a fortune of something over a million of dollars. By his will he gave to his widow property valued at two hundred thousand dollars. He left to his executors—Hon. Nathan Appleton, Wm. Appleton, and Nath. A. Bowditch—the sum of two hundred thousand dollars, “to be by them applied, disposed of, and distributed, for scientific, literary, religious, or charitable purposes.” The residue is distributed among the children and grandchildren of his brothers and sisters.

There are many who are liberal after their death, who give wisely, perhaps, that which they can no longer retain. Mr. Appleton will be remembered as one who all his days made use of prosperity to promote the welfare of others, whose heart grew liberal and whose hand was opened wider as his means increased; and whose unostentatious course was, from the beginning, like that of a stream through the valley, giving fertility to the whole region through which it flows, and like that too, hiding itself under the very verdure which it has nourished. He has passed from this world, followed by kind, affectionate, and grateful memories; and at that day, whose inquisition all may fear, and when the best may shrink from answering for themselves, we may believe that he shall be one of that number—most blessed—who shall have many to bear witness for

them—one of those of whom the poor shall say, “He relieved our necessities;” and the naked, “He clothed us;” and the sick and in prison, “He visited us;” and the orphan, the friendless, and the forsaken, “When we thought ourselves forgotten by man, by him we were remembered.”



Stuart P.

H. Wright Smith Sc.

Jos: May

JOSEPH MAY.

"LIVES of good men all remind us
We can make our lives sublime,
And, departing, leave behind us
Footsteps on the sands of time;
Footsteps, that perhaps another,
Sailing o'er life's troubled main,
A forlorn and shipwreck'd brother,
Seeing, shall take heart again."—LONGFELLOW.

MR. MAY belonged to a generation which has now almost wholly passed away. A few yet linger, but they will soon be all gone. He may be regarded as a type and specimen, not indeed of what was most brilliant and distinguished, but of what was most solid and worthy, stanch, honest, upright, and true in that generation. He was a native of Boston; his life was passed in the open sight of his fellow-citizens, and the testimony which we render is only the repetition of the common voice.

His integrity has never been questioned. It passed safely through the trial of adversity and failure in business—a trial which has proved too severe for the strength of many—and was as confidently relied upon after that change as before it. Perfect proof of this is given by the fact that he was called on to fill several offices, which, though not conspicuous, involved important trusts, and supposed implicit confidence, and which were held till repeated intimations of increasing age warned him to resign them.

His ideas and feelings respecting riches, though not perhaps peculiar, were certainly not common. He regarded the gift of property to one's children a questionable good. He has often said, that he knew many promising youth who were stunted in their intellectual and moral growth by the

expectation of an inheritance that would relieve them from the necessity of labor. Every man, he would add, should stand upon his own feet, rely upon his own resources, know how to take care of himself, supply his own wants; and that parent, does his child no good who takes from him the inducement, nay, the necessity to do so.*

He thought it well and proper to engage in the pursuit of property in some honest and honorable occupation, as one of the means of unfolding the faculties, and forming and establishing the character. But he considered it most unworthy of a rational and moral being, to seek after riches as the *chief good*. He utterly despised avarice.

When about thirty-eight years of age, he was stopped in the midst of a very profitable business, in which he had already acquired a considerable fortune, by the result of an ill-advised speculation. He foresaw that he must fail, and at once gave up all his property, "even to the ring on his finger, for the benefit of his creditors." The sufferings which this disaster caused, revealed to him that he had become more eager for property, and had allowed himself to regard its possession more highly than was creditable to his understanding, or good for his heart. After some days of deep depression, he formed the resolution *never to be a rich man*, but to withstand all temptations to engage again in the pursuit of wealth. He adhered to this determination.

* In a communication received from the Rev. S. J. May, is an anecdote which deserves preservation, as illustrative of the sentiments of his father:

"When I brought to him my last college-bill, receipted, he folded it with an emphatic pressure of his hand, saying, as he did it: 'My son, I am rejoiced that you have gotten through, and that I have been able to afford you the advantages you have enjoyed. If you have been faithful, you must now be possessed of an education that will enable you to go anywhere, stand up among your fellow-men, and by serving them in one department of usefulness or another, make yourself worthy of a comfortable livelihood, if no more. If you have not improved your advantages, or should be hereafter slothful, I thank God that I have not property to leave you, that will hold you up in a place among men where you will not deserve to stand.'"

He resolutely refused several very advantageous offers of partnership in lucrative concerns, and sought rather the situation he held, for more than forty years, in an insurance office, where he would receive a competence only for his family.

When in the midst of his family, he seemed to have no anxieties about business, and was able to give his whole mind to the study of his favorite authors, the old English classics, the best historians, and Paley and Priestley, of whom he was a great admirer.

He almost always read one or two hours in the morning, and as much in the evening. By the devotion of only this time to books, he was able in the course of his life to peruse many volumes of substantial value, of the contents of which his sound understanding and retentive memory enabled him to make readily a pertinent use.

In active benevolence and works of charity, he seems to have been indefatigable and unsurpassed. He was not able to bestow large donations on public institutions, but he was a valuable friend, promoter, and director of some of the most important of them.* His private charities are not to be numbered. Without much trouble, he might be traced through every quarter of the city by the footprints of his benefactions. Pensioners came to the door of his house, as they do in some countries to the gate of a convent. The worthy poor found in him a friend, and the unworthy he endeavored to reform. His aid to those in distress and need was in many cases not merely temporary, and limited to single applications, but as extensive and permanent as the life and future course of its object. A family of fatherless and motherless and destitute children, bound to him by

* He was particularly interested in the establishment of the Asylum for the Insane, and the Massachusetts General Hospital. He felt sure that these were charities worthy of all he could do to promote them, and he labored for them heartily and effectually.

no tie but that of human brotherhood, found a father in him, and owe to him, under heaven, the respectability and comfort of their earthly condition. It would appear as if he had expressly listened to the exhortation of the son of Sirach, and had received the fulfillment of his promise: "Be as a father unto the fatherless, and as a husband unto their mother; so shalt thou be as the son of the Most High, and he shall love thee more than thy mother doth."*

As a friend and neighbor, his kind attentions and services were unremitting; and how much of the happiness of our daily being is dependent on such attentions and services! He knew many persons, and suffered himself to forget none. If he had kept a list of them he could not have been more punctual in his remembrances; and he did keep a list of them in his friendly heart. But though he comprehended many in his generous regards, his strongest affections were still at home, reserved for the few who were nearest, and not dissipated or rendered shallow by the diffusion of his general charity. The stream of his benevolence was wide, but its central channel was deep.

His love of nature was ever fresh and warm. He watched the seasons as they rolled, and found in each

* "He never," observes his son, "seemed to feel displeased when asked to relieve the necessities of his fellow-beings, and therefore never hastily dismissed their claims, but carefully considered them, that he might give substantial and permanent aid.

"I cannot remember the time when he was not planning for the benefit of several poor or afflicted persons. The last few years of his life were peculiarly blessed by visits from numerous persons, or the children of persons whom he had befriended.

"There was a time when, as he afterward thought, he was not discriminating enough in his charities. The reading of Malthus on Population, and the discussions which arose upon the publication of that work, modified considerably his views of true benevolence. Prevention of poverty seemed to him both more merciful and practicable than the relief of it; and he was therefore continually suggesting to those who were on the verge of poverty, principles of economy and kinds of labor by which they were enabled to put themselves into a comfortable estate."

much to excite his admiration and love of the great Creator and sovereign Disposer of all. The flowers, the birds, the sunshine and the storm were objects of his continual notice, and of frequent remarks in his diary. His habit of walking early in the morning, often before sunrise, which he persisted in regularly until within about two years of his death, secured to him a season of daily communion with the beauties of creation and its author.

His love of children was ardent, and he inspired them with love for himself. It was his wish ever to have some children in his family. Their joyous laugh was music to his ear. After the death of his first-born, he felt so lonely that he adopted a boy to supply the vacant place. And even within a few weeks of his decease, the son of a widow was brought by him to a home in his house.

On the services of the church and the ordinances of religion as administered at King's Chapel, he was a constant attendant. And this was because he viewed them in their proper light as the outward supports of order and virtue, and the good helps of piety, and not because he esteemed them as religion in themselves, or substitutes of religion; for if there ever was a man whose piety was practical, whose religion was life-religion, who could not understand or enter into any views of religion which were *not* practical, it was he.

He had borne many sorrows in the course of his protracted pilgrimage, and religion had supported him under them all. His belief in the sure mercies of God and promises of the Saviour, was as firm and deeply-rooted as the mountains. His faith in a future and better life, was as sight. He saw its glories with his eyes, and the more distinctly as he drew nearer to them. Many expressions of his, simply and strongly declaratory of this sight-like faith, dwell, and will always dwell, on the memories of his relatives and most intimate friends.

His frame was so robust, his manner of living so regular, his mind so calm, his whole appearance so promising of endurance, that, aged as he was, even in his eighty-first year, I had thought he would yet continue for a season with us, and come up for many Sabbaths to our solemn assemblies. But it was not so to be. Till the Sunday before his death, he appeared as usual in his accustomed seat. For a few days afterward, gentle intimations of death were given—hardly alarming to his friends, and not at all so to him, though he perfectly comprehended their meaning. There was some aberration of mind, but no suffering of the body; and then, to use the words of an old writer on the decease of a venerable prelate—"then he sweetly fell asleep in Christ, and so we softly draw the curtains about him."

A prominent place should be given, in a sketch of Mr. May's character, to his love of order, his methodical habits, his high estimate of the importance of punctuality. These were conspicuous traits, and they enabled him to accomplish a great deal of business, to attend to a variety of matters, which would have distracted a man without such habits, giving him, at the same time, a real though unobtrusive power of usefulness to his fellow-men. President Quincy has said in his history of Harvard College, that "there is no class of men to whom history is under so many obligations as to those who submit to the labor of keeping diaries." Mr. May performed a great deal of this sort of labor, because it enabled him to be so continually useful to all about him. His pocket and memorandum books were filled with items that were often of great convenience, and sometimes of inestimable value to others. To this he was prompted by his spirit of practical benevolence, and was enabled to perform with comparatively little trouble by his habits of regularity and method.

His habits of order and strict method saved him a vast deal of anxious thought about his daily business cares and

duties ; he always knew exactly the state of his concerns. It required no effort of careful recollection to keep in mind any thing he ought to remember, for he could recur at once to his accounts and memoranda and find all as he left it ; so exact was his method, that he could return to his office in utter darkness, find any key in use there, put his hand upon any book or bundle of papers he might wish to examine.

It may be well to mention another of his principles, which he deemed no more than a part of strict honesty. "Live within your income, whatever that may be," he would often say ; "and then you will wrong no one, and will be always independent." "Should your income cease altogether, or be too narrow for your wants, make known your necessitous situation, and incur no debt but the debt of gratitude." "It is dishonest to borrow unless you foresee that you shall have the ability to repay the loan ; and you should never obtain credit for any article, even a necessary of life, if you know not when or how you shall get the means to pay for it. In this case beg, rather than borrow."

Knowing as he did the trials and temptations of a merchant's life, he took a lively interest in young men who were just entering upon it. There are not a few who gratefully acknowledge, that to him they are indebted for habits and maxims that have been of essential service to them. Early rising, order, punctuality, living within one's income, the useful occupation of leisure time, he inculcated earnestly upon all. "Few men," he would say, "are so busy, none should be, as to have no time which they might devote to their moral culture, and the acquisition of useful knowledge. Life was not given to be all used up in the pursuit of what we must leave behind us when we die."

He used the world without abusing it. He saw much that was beautiful and good here, and he indulged the feelings they naturally awakened. They were to his grateful

heart intimations of the character of the heavenly Father, which should not be overlooked. He was sure that the being who made all these things to gratify and delight us, is full of love ; we have nothing to fear from him. If we are ever unhappy, miserable, it must be that we make ourselves so, by not following the course he has marked out for us, by not choosing to become what he has invited, and would enable us to become.

Death had no terrors for him ; he often conversed about it as a solemn "event in the being of every man ;" but his thoughts did not linger in the dark valley. He seemed to realize with Abraham Tucker that the body is but the garment of the soul, with which it really has little more necessary connection than with the house we may dwell in, the clothes we may wear, the tools we may use. He who gave us this body is able to give us another, and we should be willing to leave ourselves in his hands.



Eng^d by W^m N. Dinnel, N.Y. from a Painting by Cole, Boston.

Samuel Slater

SAMUEL SLATER.

THERE is no individual deserving of a more honored perpetuity in American annals than the one named above. True, he had no far back ancestry, as common in the land of his birth, to nourish a silly pride. Heraldry had no laurels to encircle him. The dazzling splendors of a court had never cast their luster upon him. Nor is it known that he could cast an eye of complacency on any one of his own blood who had been particularly distinguished in the army, the navy, or the church. No, that blood had descended through successive generations—not by inundating floods and over lofty precipices, to arrest the gaze and call forth the acclamation of impulsive multitudes; but in limpid streams, noiseless and gentle, through the deep mountain-passes, till the alluvial plains below were made rich and verdant by their fertilizing agency. His father was a respectable yeoman of Belper, Derbyshire county, in a central part of England. The yeomanry of that country form a distinct class, farming their own lands, ordinarily possessing wealth competent for their own necessities; being a desirable mediocrity in society, equally removed, on the one hand, from all in-scuted and unmitigated poverty that is degrading and paralyzing; and, on the other hand, from sudden overgrown riches and unnatural rank in social position.

Verily, it is no easy matter to write the biography of such a man as Samuel Slater; we mean, to write one that will be generally read in a community like ours. It is not denied that we are a business kind of people, proverbially philosophical and shrewd in all matters connected with the ac-

quisition of property ; yet, few indeed think of reading the life of a business man. If urged to do it, the response will be interrogatories like the following:—What has he done that is memorable or calculated to interest mankind ? Has he made any brilliant discoveries in science ? Has the telescope opened to his enraptured vision hitherto undiscovered planets ? Have the laboratories of the chemist enabled him to spread upon some broad and distinct panorama new analyses and combinations, and, as it were, new principles in the government of physical nature ? Or, has he fought the battles of his country and clothed himself with martial glory ? We can not answer in the affirmative. We admit, that usually in the life of a business man there is not to be expected much incident to arrest the attention of the sleepy and the dull. If he has acquired great wealth ; if at home he gives constant employment and consequent subsistence, year after year, to hundreds or to thousands of mechanics and laborers ; if, too, the virtuous poor are furnished by him with comfortable habitations, at rates the most reduced and advantageous ; and, if abroad the canvas of his ships whiten every sea, and the merry notes of his gallant tars enliven every port in the known world ; nevertheless his career has been comparatively uniform and monotonous—nothing in it stirring and dazzling, unless it be the grand result, the acquisition of a princely fortune. If now and then a rich cargo, amid the howling tempest and the upturned elements, sink into the ocean's deep abyss ; or if a conflagration in the dark hour of midnight sweep away whole blocks of houses and stores ; these are deemed commonplace occurrences, scarcely deserving recollection. Whatever public sympathy may exist tends to another point. The tenants in being thus frightfully driven from their habitations by the flames bursting in upon them ; and the mariners also in struggling for life, when shipwreck deprives them of food and all rational

means of safety, do indeed excite a deep sympathy, and a memoir of their perilous sufferings would be read by thousands; while the owner of the wasted property is not mentioned or thought of, except by a few personal friends and the insurance offices.

Such are the natural reflections in reference to the biography of a merchant. However, the case of Samuel Slater is somewhat different. For if he hath not like Fulton discovered a new application of principle which has completely changed the social and business relations of the whole world, he has, no one can deny, introduced from a foreign land into our own country and spread over its fair bosom the application of a principle that has already, as with the power of magic, resolved population and wealth into new combinations. What has made the city of Lowell? What is now making the city of Lawrence become a rival sister to her? What has cast the germ of a hundred cities, here and there, all about us in every direction, at present flourishing villages, where only a few years since was a dense forest, the stillness of which has given place to the multitudinous hum of business? The reader scarcely need be told. With the young the story has become a kind of instinct. The hammer and the file of the machine-shop, the dizzy whirl of the yarn-spindle, and the rattling of the weaver's shuttle, answer the question. Spinning by machinery has mainly done all this. For a moment imagine these germs never to have been thus spread broadcast over our country, and what should we now behold? The answer is obvious. Our wheels of improvement would be set backward half a century. So far as depending on this portion of our industry is involved, the geographies, the printed statistics, the newspapers printed sixty years ago, would tell you with startling accuracy what would now be our condition.

The limits assigned for this article do not admit of much

generalizing. They scarcely admit a well-connected view of the prominent facts in the life of the individual immediately claiming our attention. He was born June 9th, 1768. We have already alluded to his father, who being in comfortable circumstances, the son received the advantages of a common school education. When at school, he is said to have evinced an inquisitive mental aptitude, for which he was so much noted in subsequent life. With him arithmetic was a favorite branch of study. This conduced to the development of mechanical capabilities, that were the foundation of his principal success through life. And it is justice to remark, that he was indebted only in a small degree for this success to any other cause save intellectual vigor and the most rigid integrity. He was modest and diffident, which with sensible people always command esteem; and was completely destitute of that flippancy and bold pretension which with many appear to be a substitute for genius. It is doubted if he was ever known to profess knowledge he did not possess, or to control means of any kind unless apparently within his power. We have frequently heard him affirm, that it was his *habit* through life, and especially in the early portion of it, not to assume pecuniary responsibilities, without calculating at the time the source from which funds would be received to cancel them. This is a trait of character the more to be admired from the rarity of its existence; and a man who possesses it would not be inclined to commence, or to profess an ability to complete a machine, unless he had the perspective powers, that from the beginning would enable him at one glance to survey all its constituent parts. Instances indeed occurred, almost as a matter of course, of failure to receive anticipated means; but, the man who exercised such a habit would not remain long without providing new estimates for the redemption of his responsibilities.

It is probably known to our readers that spinning cotton

by machinery, in the boyhood of young Slater, was in its infancy. Richard Arkwright, born in 1732, and brought up to the humble trade of a barber, when about twenty-five years of age turned his attention to machinery—first, we believe, to an attempt for perpetual motion, and then to the object which has immortalized his name, and given benefits to the world of value surpassing all calculation. He soon obtained a patent for spinning cotton, and went successfully into the business. In 1771, Jedediah Strutt, the inventor of the machine for making ribbed stockings, formed a copartnership with Arkwright. Four years afterward, Mr. Strutt began, on his individual account, the erection of cotton works at Belper, the residence of the Slater family. This prepared the way for the eventful career of young Slater, who, when at the age of fourteen years, became the apprentice of Mr. Strutt, to learn this business; and, by his father's consent, who died about that time, he bound himself with a regular indenture to perform faithfully the customary duties of an apprentice. Who would have then imagined that such a stripling, by this act, laid the foundation for a large fortune in America, and introduced the elements of a business to employ, in his own life-time, probably more than a million of people! It seems more like fancy than reality. What conqueror ever produced a revolution in human society so wide and permanent in its character as that we are contemplating! A few such boys, each with a corresponding concatenation of circumstances, would revolutionize the whole world.

The signature of young Slater to his indenture, bears a striking resemblance to that written forty years afterward on the bills of the bank of which he was the president. True, one was the chirography of a boy just from school, and the other of a man of business, and a good penman; but no one can fail to observe the similarity. To us, this

voluntary surrender of himself to Mr. Strutt, under all the legal technicalities in such instruments, is an interesting incident in his life, and was the result of views more comprehensive and collected than is usual with persons of his age. Were it convenient we would give a fac-simile of the indenture, still preserved in the family as a cherished relic of his early life. Just as the world was opening upon him with all its gaudy fantasies, its sensual delights, and its subtle delusions; when the passions were ripening into full vigor, and the imagination was rampant; what an idea for a self-devotion of seven years to the interests and the will of another, with all possible entrenchments against idleness, extravagance, negligence in the care of property, and especially all improper indulgences in pleasure! It would be well if such cases were characteristic of the present age. Such, however, is not the fact. At the present day the lovely period of youth, in effect, is nearly obliterated from the annals of human life. Youth, in all its exterior attributes, is naturally lovely, no one can deny. The countenance is blooming like the flowers of spring. The physical proportions are symmetrical, and the motions are elastic and graceful. And what is far more important, the mind is disposed to receive instruction with a filial submission to authority, whether in age or position. We have sometimes lamented that this charming period of human existence, in olden times so distinguished, had not continued longer. Yet, now-a-days, both boys and girls, with one long stride, are prone to pass instantaneously from childhood to precocious manhood and womanhood; to assume positions and to exercise functions, as inappropriate and unbecoming, as would be to a dwarf the garments of a giant.

Nor was his new relation an unmeaning formality. He entered fully into the spirit of it. In no one instance is he known to have given cause for complaint. He served his master as faithfully as he was ever afterward accustomed

to reward his own interests. The hours, too, designed for rest and recreation were, to a considerable extent, occupied in experiments on machinery. Such was his fidelity, and so successful were his preliminary efforts in mechanical skill, that he soon became a favorite with Mr. Strutt, and was placed in situations of the utmost importance. Four or five of his last years he acted as an overseer, which, with his close habits of observation, was of great advantage to him.

But while serving his master faithfully, his mind was active in reference to his own establishment in business when the proper period should arrive. For some time previous to the termination of his apprenticeship, he had thoughts of locating himself in America. This, however, was a secret confined to his own bosom. Had he remained in England, he would unquestionably with less toil and painful anxiety have acquired a fortune; for it is well known that his knowledge of the business, and his peculiar habits of application, would have secured him all needful encouragement. After he left, Mr. Strutt declared that had he known his intentions, nothing should have induced him to part with him. But Mr. Slater apprehended that in his native country the business would be overdone; and from some advertisements in American papers, and from various rumors and reports that reached him, he concluded, and very justly, that here was an entire destitution of the talent which he possessed. Accordingly, he resolved that he would perfect himself as much as possible for the enterprise, and then make a bold and determined effort for its successful termination.

Having made all necessary preparation, secretly and without divulging his plans to a single individual, he bid farewell to the home of his childhood. His friends in the land of his adoption well know that he sincerely and ardently loved his mother, and that to all his family he was

kind and affectionate ; they well know he could not have left them without a painful struggle ; but a youthful ambition animated his soul and enabled him to overcome his emotions. While waiting in London until the vessel was ready, he wrote to his friends, informing them of his purposes. The eventful day of departure was September 1st, 1789, being at that time only a few months over twenty-one years of age. The laws of England did not admit the emigration of machinists, and therefore he took with him no patterns or drawings, trusting solely to the powers of his memory to enable him to construct the most complicated machinery. But few men could have done this. His memory however was remarkably tenacious, and being a good mathematician, he was enabled to enter into all the nice calculations required in such a labor. It is true he had many perplexities in his way, and many difficulties to encounter, but his skill and perseverance were a sufficient guaranty. No one unacquainted with the nature of them can understand how much talent and resolution were requisite. It must be apparent that he had not only to prepare all the plans in the several departments of the process of manufacturing, but he either had to make with his own hands the different kinds of machinery, whether of wood, iron, brass, tin, or leather, or else teach others to do it. At that period the business in all its ramifications was new in the country. Thus he must have been skilled in several trades, in addition to that in which he had been particularly instructed.

Mr. Slater arrived in New York the latter part of November, 1789, after a tedious passage of sixty-six days. He had no letters of introduction, excepting his indenture. With this he made himself known ; and soon after his arrival he made a temporary engagement with the New York Manufacturing Company. But the state of their business being low and inferior, compared with what he had been

accustomed to in his own country, he was soon dissatisfied with his prospects. Besides, he did not like the water privileges shown to him in that section of the country. Hence, on learning that attempts were being made at Providence, Rhode Island, for manufacturing cotton by machinery, after a short correspondence with the venerable Moses Brown, he left for that place early in 1790. Here were soon perfected the preliminary arrangements for business, and the following document presents the details of it, being a most interesting fragment in the early history of the business in America :

“The following agreement, made between William Almey and Smith Brown of the one part, and Samuel Slater of the other part, witnesseth that the said parties have mutually agreed to be concerned together in, and to carry on, the spinning of cotton by water (of which the said Samuel professes himself a workman, well skilled in all its branches), upon the following terms, viz. : that the said Almey and Brown, on their part, are to turn in machinery, which they have already purchased, at the price they cost them, and to furnish materials for the building of two carding machines, viz., a breaker and a finisher, a drawing and a roving frame ; and to extend the spinning mills, or frames, to one hundred spindles. And the said Samuel, on his part, covenants and engages to devote his whole time and service, and to exert his skill according to the best of his abilities, and have the same effected in a workmanlike manner, similar to those used in England, for the like purposes. And it is mutually agreed between the said parties, that the said Samuel shall be considered an owner and proprietor in one-half the machinery aforesaid, and accountable for one-half the expense that hath arisen, or shall arise, from the building, purchasing, or repairing of the same, but not to sell, or in any manner dispose of any part or parcel thereof to any

other person or persons, excepting the said Almey and Brown; neither shall any others be entitled to hold any right, interest, or claim in any part of the said machinery, by virtue of any right which the said Slater shall or may derive from these presents, unless by an agreement, expressed in writing, from the said Almey and Brown, first had and obtained—unless the said Slater has punctually paid one-half of the cost of said machinery, with interest thereon; nor then, until he has offered the same to the said Almey and Brown, in writing, upon the lowest terms, that he will sell or dispose of his part of the said machinery to any other person, and instructed the said Almey and Brown, or some others by them appointed, in the full and perfect knowledge of the use of the machinery and the art of water spinning. And it is further agreed, that the said Samuel, as a full and adequate compensation for his whole time and services, both whilst in constructing and making the machinery, and in conducting and executing the spinning, and preparing to spin upon the same, after every expense arising from the business is defrayed, including the usual commissions of two and a half per cent. for purchasing of the stock, and four per cent. for disposing of the yarn, shall receive one-half of the profits, which shall be ascertained by settlement from time to time, as occasion may require; and the said Almey and Brown the other half—the said Almey and Brown to be employed in the purchasing of the stock, and disposing of the yarn. And it is further covenanted, that this indenture shall make void and supersede the former articles of agreement, made between the said Almey and Brown and the said Slater, and that it shall be considered to commence, and the conditions mentioned in it be binding upon the parties, from the beginning of the business; the said Samuel to be at the expense of his own time and board thenceforward. And it is also agreed, that if the said Almey and Brown choose to put apprentices to the business,

that they have liberty so to do; the expense arising from the maintenance of whom, and the advantages derived from their services during the time the said Almey and Brown may think proper to continue them in the business, shall be equally borne and received as is above provided for in the expenses and profits of the business. It is also to be understood, that whatever is advanced by the said Almey and Brown, either for the said Slater, or to carry on his part of the business, is to be repaid them with interest thereon, for which purpose they are to receive all the yarn that may be made, the one-half of which on their own account, and the other half they are to receive and dispose of on account of the said Slater, the net proceeds of which they are to credit to him, toward their advance and stocking his part of the works, so that the business may go forward.

“In witness whereof, the parties to these presents have interchangeably set their hands, this fifth day of the fourth month, seventeen hundred and ninety.

		“WM. ALMEY,
		“SMITH BROWN,
“Witnesses	{ OZIEL WILKINSON,	“SAMUEL SLATER.”
	{ ABRAHAM WILKINSON.”	

On the 21st of December, 1790, Mr. Slater started three cards drawing, roving, and seventy-two spindles, which were operated by an old fulling-mill water-wheel, in a clothier's shop at the west end of Pawtucket bridge. In this place they continued the spinning until the subsequent erection, early in 1793, of what is called in that village the “Old Mill,” and which is believed to be still in existence. It has been remarked that Mr. Slater had many perplexities; and although he had full confidence in his ability to complete what he engaged to perform, yet the pressure upon his mind occasionally would seem to overpower him. In addition to the burden of carrying in his memory all the

plans and calculations of such complicated machinery, required in the several departments of the business, which is seemingly what no other mortal could do, the necessity, for the want of competent artisans, of performing so much of the labor with his own hands, occasioned unexpected delays. This, at times, nearly discouraged his partners. Of this he became aware—a circumstance adding much to other causes of solicitude. There is told of him a curious anecdote connected with the history of his first machinery; and, whether true or fictitious, it may be preserved for the edification of Messrs. Upham, Abercrombie, Macknish, and other inquirers into the philosophy of dreams. When the day arrived for putting his machinery in motion, great was the joy of the artist and his associates; but, unluckily, it would not move, or at least it would not move as intended, or to any purpose. The disappointment was all but overwhelming to him. Day after day did he labor to discover, that he might remedy the defect, but to no purpose. But what he could not discover waking, was revealed to him in his sleep. It was perfectly natural that the subject which engrossed all his thoughts by day, should be dancing through his uncurbed imagination by night; and it so happened that on one occasion, having fallen into slumber with all the shafts and wheels of his mill whirling in his mind with the complexity of Ezekiel's vision, he dreamed of the absence of an essential band upon one of the wheels. The dream was fresh in his mind on the following morning, and repairing bright and early to his works, he in an instant detected the deficiency. The revelation was true, and in a few hours afterward the machinery was in full and successful operation.

Nevertheless, after the difficulties attendant on manufacturing were overcome—after as good yarn could be spun as in England, there was an apathy in the public mind which prevented the increase of business as might have been ex-

pected. The consumers could not realize that as good an article could be made here as that imported. Hence the demand for it was extremely limited. Of the small quantity made the first two years, several thousand pounds of it remained on hand. It was nearly ten years from the commencement of the business in Rhode Island, before a second mill in that State went into operation. Still the profits were large, so that the company in which Mr. Slater was a party continually gained confidence and strength, and was hence in a condition, with favorable changes in public opinion, to extend the business. This was accordingly done; and soon after the beginning of the nineteenth century, cotton factories were springing up in almost every direction. As the event proved, Mr. Slater had laid the foundation for a large estate.

The increase of his business, and the brightening of his prospects for permanent prosperity, induced him, probably, to send for his brother. It is believed that the latter reached this country in 1805 or 1806. The presumption is, that he brought with him a knowledge of the recent improvements in English machinery. Soon after his arrival a new establishment was projected, to be located in Smithfield, Rhode Island, and the village which in consequence sprang up is called Slatersville. The first spinning was here done in 1807. The establishment was first owned by William Almey, Mr. Brown, Samuel Slater, and John Slater, in equal parts, but it afterward passed into the hands of John Slater and the heirs of Samuel Slater. Here are about eight hundred inhabitants, depending mainly for subsistence on the business thus carried on there; and here may be seen all the evidence of thrift and comfort existing under the most favorable auspices.

The following account of the first meeting of the two brothers may not be without interest. When John Slater landed upon a wharf in Providence, he was seen and known

by William Wilkinson, a brother-in-law of Samuel Slater's wife. Mr. Wilkinson proposed carrying him to Pawtucket, where his brother Samuel lived. This he did; and on reaching the house he said to the occupant—"I have brought one of your countrymen to see you; can you find any thing for him to do?" Upon which he came up to his supposed countryman, and asked what part he came from. "From Derbyshire." "What part of Derbyshire?" "Belper." "Ah, the town of Belper; I am acquainted with that place. What may I call your name?" "*John Slater.*" When Samuel left, John was a boy, and he had changed so much he did not recognize him. The reader need not be told that the interview was a joyful one to the two brothers; it might well have reminded one of the meeting of Joseph and Benjamin. The elder of them asked questions more rapidly than they could be answered. "Is my mother yet alive? How are all my brothers and sisters? How is my old master, Mr. Strutt? How is my old schoolmaster, Jackson?"

For more than twenty years from the time of his brother's arrival, Mr. Slater experienced uninterrupted prosperity. His possessions were increasing in number and value with incredible rapidity. The war of 1812 placed the seal upon his high destiny. By that time he had got so far under way, and his preparations were so complete, others stood no chance for competition with him. Cotton cloth then sold for forty cents per yard, and the demand had no limits. The opinion became prevalent, that such was his wealth, such was his general prudence and sagacity, and especially that such were his talents as a financier, no business disaster could reach him. However, in the great revulsion of 1828 among manufacturers, it was made manifest that he was the sole endorser of three or four large establishments among the unfortunate. Now, for the first time, he was known to make his own business a subject of conversation.

He became seriously alarmed and distressed ; not that two or three hundred thousand dollars, under ordinary circumstances, would ruin or essentially injure him ; but such was the general panic in the community, and among the moneyed institutions of the country, that a man's solvency was estimated in a ratio transverse to the amount of his property connected with manufacturing. But, as usual, the storm at last subsided. The frantic delirium of the occasion passed off, and thousands wondered how they could have been such fools as to have participated in the excitement. And the fiducial ability of Mr. Slater was not like the seamanship of the mariner who simply makes a quick voyage on a calm ocean, but is unable to navigate his ship in a violent tempest ; it had long been distinguished for the former, and was now proved eminently sufficient for the latter exigency. Instead of experiencing any ultimate injury, it is believed he was greatly enriched by the occasion.

It would be useless to say any thing more regarding the talents of Mr. Slater. No one could do what he did, unless possessing an intellect of the highest order. It would be no more pertinent to raise a question on the subject, than to make a similar inquiry in regard to Franklin, or Washington, or Bonaparte, or Sir Isaac Newton. But Mr. Slater had other claims to consideration. The poor were never turned from his house hungry. The laborious missionary under his hospitable mansion always found a home ; and usually on taking his departure, not a heartless benediction, but a memento wherewith to be warmed and filled in coming time. He apparently esteemed it as much on the catalogue of his moral responsibilities to provide the means of education, and religious instruction and consolation for those in his employ, as to provide the requisites for his own household table three times a day. In addition to the general provision adapted to the diversified tastes and prejudices in such a population, he made special and even

princely allowance for the maintenance of the religious institutions connected with his own faith. During the first six years of the existence of St. Paul's Church in Pawtucket, the period which the writer was rector, his contributions therefor must have been in the range of one thousand dollars annually.

Among the acts of Samuel Slater deserving commendation, and not inferior to any other in importance, was the establishment of a Sunday-school for the persons in his employment. This was according to the example of his old master, Mr. Strutt. For no sooner did he find that his business brought together children and youth destitute of all means of instruction, than he opened in his own house a school on Sundays, sometimes teaching the scholars himself, but usually hiring a person to do it. There are, it is believed, persons now living in Pawtucket who attended this school, and were indebted to it for nearly all the education they received. Mr. Slater always supposed that he thus established the first Sunday-school in New England. It was a noble and praiseworthy example! It could scarcely fail that Providence would smile on the exertions of one who thus devised means to improve the moral and intellectual condition of such an interesting portion of the community.

The late Rev. William Collier, in early life pastor of a Baptist church in Charlestown, Mass., and all the latter part of it engaged as a city missionary of Boston, received money to pay for his own education from Mr. Slater, as a consideration for teaching in his Sunday-school. At that time, the spring of 1796, Mr. Collier was a student of Brown University, the Rev. Dr. Maxcy being president. The latter received an application from Mr. Slater to send him one of the students for the purpose named, and he would allow him a suitable compensation. The president knowing Mr. Collier was poor, and unable to pay his college bills, recom-

mended him for the station. Mr. Collier at first hesitated, from conscientious scruples, fearing that such services might be incompatible with duties appropriate for that day. However, Dr. Maxcy ultimately prevailed on him to do it. And so little was this kind of Christian charity then understood, that one young man of that college was deterred from accepting a similar overture by his father, a clergyman in Connecticut.

It has been affirmed, on the authority of his own declaration, that Mr. Slater labored on an average not less than sixteen hours a day for twenty years after coming to this country. It might therefore be presumed he would have had but little opportunity or disposition to reflect on matters not connected with his business; yet it is a fact, that on many other topics his views were well digested and philosophical. For instance, on the condition of the poor. His sympathy for the distressed, and his kindness and goodwill for all, were ever warm, active, practical, and efficient, based upon steadfast principles, and aiming at the greatest attainable measure of good. In the relief of immediate and pressing want, he was prompt and liberal; but in measures which he adopted for its prevention in future, he evinced paternal feeling and judicious forecast. His motto was, "Employment and liberal pay to the able-bodied promoted regularity and cheerfulness in the house, and drove the wolf from its door." "Direct charity," he would say, "places its recipient under a sense of obligation which trenches upon that independent spirit that all should maintain. It breaks his pride, and he soon learns to beg and eat the bread of idleness without a blush. But employ and pay him, and he receives and enjoys with honest pride that which he knows he has earned, and could have received for the same amount of labor from any other employer."

There was a peculiar quaintness in Mr. Slater's manner

of expression on common subjects that gave great force to the sentiment expressed. Without a knowledge of this, many of his remarks that have been repeated by those who knew him personally, to others appear feeble, if not insipid. But when uttering them, there was a curl of the lip, and an expression of the eye, that made an extraordinary impression on the mind of those who witnessed them. We give an anecdote illustrative of this, during a visit to him of President Jackson, when making his northern tour. After the President and his suit had been conducted through the village of Pawtucket, and were expressing themselves as delighted with its appearance, its numerous and well-regulated establishments of business, its ample and commodious churches, and especially its intelligent and well-ordered citizens, they repaired to the house of Mr. Slater, then confined by a rheumatic disorder, to pay their respects to a man who had thus benefited our common country.

With the affability and complaisance so peculiar to General Jackson, he addressed Mr. Slater as the father of American manufactures; as the man who had erected the first valuable machinery, and who spun yarn to make the first *cotton cloth* in America; and who had, by his superintendence and direction, as well as by intense labor, erected the first *cotton-mill* in Rhode Island, which was the first in the land of the Pilgrims. General Jackson, who had been informed of these particulars, entered into familiar conversation on the subject. "I understand," said the President, "you taught us how to spin, so as to rival Great Britain in her manufactures; you set all these thousands of spindles at work, which I have been delighted in viewing, and which have made so many happy by a lucrative employment." "Yes, sir," said Mr. Slater, "I suppose that I gave out the Psalm, and they have been singing to the tune ever since." "We are glad to hear also that you have

realized something for yourself and family," said the Vice-President. "So am I glad to know it," said Mr. Slater, "for I should not like to be a pauper in this country, where they are put up at auction to the lowest bidder."

It is well known that Mr. Slater was constitutionally frugal and prudent in his expenses. The times, too, in his early life, were favorable to such a habit. Now-a-days, many young men with five times the income he had the first ten years of his residence in America, instead of laying up money, as he did, so as to extend his business, spend it all as received, in conformity to the fashionable extravagances of the age. Thus he became frugal from habit, as well as from principle, so that, when he became rich, it seemed to require an effort on his part to change his style of living. We distinctly recollect a conversation on this subject, between him and a few of his intimate friends, when he was a little more than fifty years of age, and estimated to be worth half a million of dollars. It was in the front room of the Manufacturers' Bank, where they were accustomed to meet and discuss all sorts of things of interest. At that time he lived in an old wooden house which might have cost two or three thousand dollars—decent and comfortable, it is true, and much like the better sort of houses in the village, excepting perhaps half a dozen. He also owned a good horse and *chaise*, the common pleasure vehicle in that part of New England; but he usually rode in an open one-horse wagon. His friends told him it was not right for a man of his property to live in that style; that he ought to build a better house and keep a *coach*.

Mr. Slater replied much in the following manner:—"Gentlemen, I admit that I am able to have a large and costly house, rich furniture, and servants to take care of it; that I am able to have a coach, with a driver and footman to attend me. And it is not that I am miserly that I do

not have them. But it is a duty in me to set an example of prudence to others, and especially to my children. The world is too much inclined to extravagance. If the style you recommend is to be considered an evidence of wealth, and I were on that account to adopt it, others not able might follow my example, in order to be thought rich. In the end it might prove their ruin, while prudent and honest people would have to suffer for it. And you know I have six boys. If they live, and have families, each will want to live in as much style as their father. Now if I am able to live as you recommend, my property, when divided in six parts, might not be sufficient to support six such establishments; besides, business may not continue as good as it is at present. I wish to set a good example for my children. If they do not follow it, the fault is not mine." Mr. Slater did not himself materially vary his family arrangements in the above particular; but a few years afterward he married, for a second wife, a lady of talents and a decent fortune, who very properly did it for him.

Although Mr. Slater was much blessed, and prospered in his business, yet he had, especially in the latter half of his life, severe trials. Soon after coming to this country, he married a daughter of Oziel Wilkinson. The family was in the Quaker connection, and was distinguished for unusual talents. Mrs. Wilkinson was as much distinguished for moral excellence, and her daughters seemed to inherit no small measure of her good qualities. Hence, Mr. Slater was fortunate in his domestic relations. His wife had, we believe, ten children; but, in the latter part of 1812, she died of consumption, four of the children having preceded her to the grave. And one after another of those which then survived have passed away, leaving at present but a single individual of the number to sustain the reputation of their father. This is Horatio Nelson Slater, whom we have seen but once for nearly thirty years. He was a remarka-

bly fine boy, and has, we understand, redeemed the high expectations then raised concerning him.

We have space for a few additional remarks only, having already extended this article to a length not intended. His perceptions were quick, almost like magnetic action. He formed his own opinions; and such were his decision and energy that he was never inclined to relinquish them. This is apparent, from his steady and untiring perseverance in perfecting the plans he had formed. Obstacles rather increased than diminished his ardor. In the life of such an individual, an event of real magnitude is not appreciated, or even seen in all its grandeur and importance till subsequent to the time of its occurrence. The memory of common minds is gradually fading away, till completely lost. Common men die and are soon forgotten; whereas great minds appear more brilliant in the retrospect than when immediately before us. The living age is overcast with clouds of mist and dust, which prevent one from seeing clearly. Hence, the contemporary aspect of things is often confused and indistinct. The historian's breath must pass over the scene to chase away what is light, and frivolous, and worthless; and then he may collect and reduce to an enduring form what is solid and precious. It belongs, therefore, to a succeeding generation to place a full estimate on the mental character of Mr. Slater, and on the magnitude of his labors in this country. Nor is this all. A near view, in point of space as well as of time, will often give one a less just conception of great men and their deeds, than a more distant view. The people of Pawtucket, constantly beholding Mr. Slater laboring night and day, sometimes perhaps, like Franklin, with a bale of cotton on a wheelbarrow, little imagined the extent of mental resources, or the magnitude, to successive generations, of the enterprise in which he was so completely absorbed. This could have been far better done by persons more remotely situated.

For this there are analogies. For instance, the eye placed too near the canvas of the painter, is frequently bewildered with all the separate multitudinous touches of the pencil ; but, when removed to an appropriate distance, these all melt into an harmonious living picture.

Mr. Slater died in 1835.

ALEXANDER HENRY.

ALEXANDER HENRY, born in the north of Ireland, 1766; died in Philadelphia, 1847.

The record of the lives of those who have attained eminence by usefulness in the private walks of life, is of peculiar value to society. An example of philanthropic zeal, steadily pursuing its benevolent designs, amidst the prevailing selfishness of business competition and languor of slothful indulgence, will be productive of incalculable benefit to the community. The old and the middle-aged will be incited to, at least, occasional deeds of beneficence, and the young will earnestly covet the benedictions which follow the steps of him who proves himself a lover of his kind. The indolent will be shamed from his slothful indifference to the woes of his race, and the hard-hearted creditor find a strange pleasure in the unwonted exercise of mercy.

Such was the beneficial, we may say, the holy, influence exerted by the example of the merchant and philanthropist who forms the subject of this brief memoir. Of him it may be truly said that, "when the ear heard him, then it blessed him; and when the eye saw him, it gave witness to him. Because he delivered the poor that cried, and the fatherless, and him that had none to help him. The blessing of him that was ready to perish came upon him, and he caused the widow's heart to sing for joy."

Alexander Henry was born in the north of Ireland, in June, 1766. Deprived by death, at the early age of two years, of paternal guidance and example, the care of his education devolved upon a brother (Alexander was the

youngest of five brothers), who sent him to school, and directed his studies with a view to his entering the University, designing him for a professional life. The death of his tutor caused an interruption of his studies, and reflection upon his future course of life determined him to devote his attention to mercantile pursuits. But difficulties here presented themselves of no trifling character.

In a long settled neighborhood, especially in a community where the natural increase of population is more than counterbalanced by emigration to the New World, no considerable augmentation of trade can be expected; and that which is already established, generally flows in hereditary channels. The merchant transmits his capital and custom to his son, or kinsman; or, if vacancies occur in proprietorship, they are usually filled by those who can command capital and custom for themselves. Under such circumstances, it is extremely difficult for a young man without means to purchase an interest in an old business, or successfully establish a new one. It is to the operation of these causes, that we are indebted for many of the most valuable of our adopted citizens.

The youth of enterprising disposition, impatient for the profitable exercise of his industry, thus straitened at home by the want of capital, lends a willing ear to the narrations of successful thrift in a new world, where the channels of business are never full, and where industry and perseverance may calculate upon a sure reward.

The connections of Alexander Henry were in circumstances of comfort and respectability, but the estate inherited by his mother and her children from his father, was insufficient for the support of so large a family. Peace had now been declared between Great Britain and the United States; an unwonted activity in trade might be safely anticipated, and Alexander and his second brother determined to try their fortune in the land of promise.

Their passages were engaged, and the earnest-money paid, when the subject of our memoir experienced one of those severe disappointments which are more keenly felt in early days than at a later stage of existence ; when we have learned from experience that neither sorrow nor joy are as bright or as dark as they appear to the youthful pilgrim in the great journey of life. Whilst fondly relying, in his uncertain prospects in a strange land, upon the counsel and guidance of an elder brother, this brother distressed him by the information that he had resolved to stay at home, and that if *he* ventured upon their intended enterprise, it must be alone.

This change of determination will appear the more excusable, when we consider the moving cause. Love was too strong for the young man. It was a sore trial to see his brother, his younger brother, too, venture upon a career of doubtful enterprise in a land of strangers :—but young Henry had given his affections to another, and could he leave her—perhaps forever? Mournfully, then, he said to Alexander, “I cannot go with you.” He remained at home, and married her to whom he had plighted his troth. This discouragement would have sufficed to dampen the courage of most youths, surrounded, too, by all the attractions of home, which must be exchanged for the face of strangers, and contact with those who felt no interest in the weal or woe of the young adventurer ; but Alexander was not so easily disheartened.

He bade adieu to his native land, and sailed for America. Arrived in Philadelphia (this was in 1783, and in his 18th year), his first care was the profitable disposal of some dry-goods which he had brought from Ireland, and employment in some respectable mercantile house, which would fit him for usefulness in the walks of active life. By the medium of letters of introduction to a business firm in Philadelphia, he soon procured a clerkship in a dry-goods establishment

at a salary of \$250 per annum. Now permanently settled, as he had reason to believe, in the city of his adoption (which continued to be his residence until the day of his death), with the prospect of gaining a respectable livelihood by his own exertions, without application for home relief, the young clerk did not, as is too often the case with business assistants, seek his own ease and consult self-indulgence, careless of the interests of his employers, so long as his own annual stipend was promptly provided for.

On the contrary, his diligence, tact, and energetic zeal in the duties of his post, so conspicuously challenged the attention of his employers, that in two months from his entrance into the store, he was made superintendent of a branch of the house, established purposely for the exercise of his industry and talents, and his salary advanced to \$1,300 per annum. After laboring for some time in this subordinate capacity, he announced to a number of his friends in England and Ireland his intention of commencing the commission business on his own account. The responses which his letters elicited were of the most gratifying and substantial character. Merchants are sufficiently alive to their own interests, to ascertain carefully the moral and business character of those to whom they propose to intrust their affairs. The character of the young merchant was already well known to his correspondents, and "manifest" after "manifest" exhibited the name of Alexander Henry appended to long invoices of desirable consignments. The confidence thus generously reposed, was not abused. Those who had tried the faithful agent once, were encouraged to make new ventures; and as successful agencies are naturally productive of increased correspondence, Mr. Henry found himself within seven years from the commencement of business on his own account, absolutely over-crowded with consignments from the British mart.

The details of a mercantile career present but little in-

terest to the general reader ; yet there are principles involved in the "walk and conversation" of the conscientious merchant, which are essentially connected with the proper government of every department of life. That noble integrity which scorns concealment and abhors deceit ; that liberality which relieves distress, and by its golden alchemy transmutes despair into hope ; that continual recognition of the all-seeing Eye, which marks what is left undone, or what is done amiss ; these principles of life cannot be safely forgotten by any who seek for happiness in this world, or would find mercy in a judgment to come.

In 1807, Mr. Henry had acquired a large fortune by the proceeds of his commission business, and importations of British and India goods on his own account, and "though the annual profits of his business at that time were very large, and the business itself of the safest and most permanent character, he voluntarily relinquished it, on the principle that he had acquired a competency, and should be content to retire and give room for the enterprise and activity of others. . . . After the war of 1812, Mr. Henry was compelled to enter again into some of the details of commercial life. With the exception of this and one or two specific and very successful negotiations, he declined active business ; and in 1818 addressed a circular to all his correspondents, apprising them of this determination."

The name of Alexander Henry was still a familiar and an esteemed one among these numerous correspondents, and is now equally honored by their children ; for Mr. Henry, senior, observing the business tact and intelligence of his nephew and namesake (who had emigrated from Ireland in early life), sent him to England to embark upon what has proved to be a mercantile career of great profit and reputation. Alexander Henry, of Manchester, is now the head of one of the largest dry-goods establishments in the world, the possessor of vast wealth, and recently repre-

sented a portion of the English constituency in the House of Commons.

And this is a proper occasion to speak of the subject of this memoir, as a merchant of affectionate heart and liberal hand. Every man of wealth and influence, in a mercantile community especially, has abundant opportunities of using a portion of that wealth and influence for the relief of distress, and the diffusion of happiness. If he be a man favored with the blessed gift of consideration, he will not consider his duty discharged by the mere bestowal of alms, or liberal contributions to charitable associations. He knows that there are many stages between independence and the lowest abyss of poverty and destitution.

The struggling merchant whose peace is destroyed by the apprehension of a bankruptcy which will entail mortification upon himself, and the deprivation of comforts to a beloved wife and children; the desolate widow who sighs in vain for the few hundreds of dollars which would establish her in a little business, the profits of which would afford bread to her famishing family; the novice who seeks employment, or the experienced clerk, who has the talent, but lacks the means, to start with fair prospects on the arena of commerce;—surely such as these should be befriended by those whom Providence has blessed with opulence: and such did indeed find a friend in Alexander Henry!

So proverbial was his generosity, so well assured were those who had no helper, of finding one in this excellent man, that for almost half a century his house may be said to have been besieged by the friendless and the forsaken, the struggling and the despairing, the widow and the orphan. Many a half-ruined tradesman, many a heart-broken woman, who entered that well-known mansion the victim of gloomy apprehensions or consuming sorrow, went forth from the presence of Alexander Henry to cheer a mourning

household with the glad tidings of relief for the present, and hope for the future.

In the appropriation of his benefactions, Mr. Henry was guided by that wisdom which was so conspicuous a feature of his business operations. Whilst not lavish beyond the proper demands of the occasion which called forth his bounty, he was yet always willing to bestow or lend large sums in cases which justified such liberality. We have known him to lend as much as twenty thousand dollars at a time, where the party had no claims save those which the benefactor found in his own breast.

For a period of nearly half a century, no man in Philadelphia was more generally known as a large contributor to institutions devoted to the promotion of religion and learning, the relief of poverty, and the reformation of delinquents of both sexes.

In the various positions of a ruling elder in the Presbyterian Church, of which he was for many years a devoted member, a Sunday-school teacher, a distributor of religious tracts—first introduced by him into America—the President of the Board of Education of the Presbyterian Church, of the House of Refuge, of the Magdalen Society, and of the American Sunday-school Union, he won the esteem of his colleagues, and the love and admiration of the public and of those for whose benefit he labored with such zeal and judgment. No better evidence of this can be afforded than the proceedings of the various societies to which he was attached, and the comments of the public press when the melancholy intelligence of his death, August 13, 1847, produced a sensation in the community seldom felt at the withdrawal of one who had neither acquired nor coveted political honors.

We append some extracts from the sources referred to, which will abundantly confirm the truth of our remarks.

“At a special meeting of the Board of Officers and

Managers of the American Sunday-school Union, held at their house, Philadelphia, August 16, 1847, the following minute in reference to the decease of Alexander Henry, late President of the Society, was unanimously adopted :

“ It having pleased our heavenly Father to remove from the scene of his labors and usefulness Alexander Henry, the revered and much-loved president of our society, the Board of Managers would record their sense of this afflicting dispensation.

“ When the project was adopted to organize a society to supervise and aid in the work of supplying our whole country with the blessings of Sabbath-school instruction, it was an important object to place at the head of the institution a man of high personal piety, of sound judgment, and of commanding influence. Such a man was found in Alexander Henry. Enjoying, in an eminent degree, the respect of this community, with a wide-spread reputation as a Christian and a philanthropist, the friends of the cause sought his co-operation. It was an experiment involving no small pecuniary hazard, and one in which failure would bring upon its leaders mortification and reproaches. These, however, were considerations not to deter a man like Mr. Henry from entering with all his heart on a scheme of benevolence which promised such vast benefits to our country, to the cause of humanity, and, above all, tending to the advancement of our Redeemer's kingdom.

“ With a sagacity and prudence well suited to such a station, the result of a strong mind, acute observation, and great experience, he entered on the duties of the office twenty-three years since ; and although of late desiring to be discharged, when the infirmities of age disabled him from taking an active part in the business of the society, he has been re-elected by the unanimous voice of his associates, at each returning year. During this long period, with the exception of the past few years, he has presided at

our meetings, and taken an active part in all our operations. His whole course has manifested the enterprise, the judgment, and the prudence of a wise and good man.

“Combining expanded views with a judicious execution of well-selected plans, he spared neither the ardor of his mind, nor his great personal influence, nor free and large supplies of pecuniary aid.

“The enterprise has succeeded. The cause of Christian instruction has been extended, and at the present time there are more than two hundred thousand teachers associated with this society, engaged in the effort ‘to impart religious instruction on the Lord’s day;’ and, to a great extent, the fundamental design of the society has been executed, ‘in planting a Sunday-school wherever there is a population.’

“We have cause of gratitude to God, in behalf of our country, that he has given us such a man, and has continued his services to a period so far beyond the ordinary term of a man’s life. Now that he is removed, we feel sensibly how severe is our loss. We mourn a great and good man, taken from a post of eminent usefulness; for his very name, which was so intimately blended with our own, carried weight and influence wherever it went. Therefore,

“*Resolved*, That while we thank God for the blessing bestowed in the gift of his servant, now departed from us, we can not but deplore the severe loss to the society, to our country, and to the cause of truth in the world. We reverently bow to the will of the All-wise Disposer of all things, praying that he will raise up those who may manfully and successfully bear the banners of his people, in their conflict with the powers of darkness, causing truth and holiness to triumph over ignorance and sin.

“*Resolved*, That the officers and managers, with all persons in the service of the society, will attend the funeral of our deceased president.

“*Resolved*, That the sympathies of the Board be ex-

pressed to the family of Mr. Henry, on this their great bereavement, with our prayers that they may enjoy the consolation which God so freely gives to his children, and of which they may assuredly partake who can confidently trust in the happiness of a faithful, humble follower of the Lord."

Extract from the remarks of Dr. Stephen H. Tyng, of New York, at the Twenty-fourth Anniversary of the American Sunday-school Union :

" But, sir, since last I saw you at this anniversary, I can not but remark that I miss a form which I have been long accustomed to see. Reading, the other day, the life of Robert Housman, of Lancaster, it was remarked, that when his family obtained a painter from London, in order to secure a permanent likeness of the beloved and venerable man, the painter declared it was impossible for him to pursue his art with any success, because when he looked upon his countenance it seemed as if he was looking at heaven itself. Sir, may I not be allowed to say, without extravagance, that on previous occasions there has been the face of one among us, occupying the place which you occupy to-night, the sight of which brought to our remembrance the idea of a better, a higher, a calmer, and a holier world than shall ever be found on earth, till Jesus shall come again, to make the leopard, and the wolf, and the lamb, and the kid, and the young lion lie down together. To say we miss him, is to speak the sentiments, the universal feelings which have been diffused throughout the entire religious community ; for where such a character is found, it will bring unlimited respect and honor, and reverence and love. As long as superior benevolence, exalted faith, and spotless virtue—as long as *Christianity* shall command the confidence of mankind, the name of Alexander Henry will be cherished with respect, and admiration, and delight. Distinguished alike by all the accomplishments which adorn the Christian char-

acter, he has gone to be recompensed for his unlimited benevolence, his honorable labors, his undisputable faith, his Christian walk and conversation, and his holy life. Oh ! sir, that his mantle may fall upon his successor, giving him not only his dignity in office, but the uniform greatness of character displayed to such an eminent degree by our departed and lamented brother in Christ.”

From the minutes of the Board of Education of the Presbyterian Church :

“ At a meeting of the Board of Education of the Presbyterian Church, held at the Education Rooms, Philadelphia, August 23d, 1847, the following minute was unanimously adopted :

“ God having been pleased in his all-wise Providence, to remove from this life Alexander Henry, our distinguished and beloved president, the Board, whilst mourning over their great loss, feel it a duty they owe to the Church, as well as to their own sympathies, to record their testimony to the eminent worth and public services of their departed associate.

“ Alexander Henry has been for more than forty years an active promoter of the cause of ministerial education in the Presbyterian Church. Long before the Board of Education was organized, the sagacious mind and benevolent heart of this elder in our Zion realized the importance of assisting pious and indigent young men in preparing for the gospel ministry. When the Philadelphia Education Society came into existence, he was a leading executive officer in conducting its affairs ; often corresponding with the young men, cultivating their personal intercourse, keeping the accounts, and exerting a prominent influence in the management of educational affairs. His sound and enlightened judgment, as well as his extensive experience, enabled him to render the most valuable aid at all times, particularly when the Board of Education was organized by the General

Assembly in 1819, and reorganized on a larger basis in 1831. He had the head to devise salutary measures for the education of our candidates, the heart to sympathize with them in their poverty, the hand to carry into execution, and the purse to furnish supplies. Many a preacher of the gospel in the Presbyterian Church has received his education through the counsels, the prayers, and the liberality of Alexander Henry. At the reorganization of the Board in 1831, he was unanimously elected president, which office he held until his death. All the operations of the Board, until the recent period of the sickness of our revered president, have been so intimately connected with his personal influence and agency, that we feel sensibly indeed his departure. But while we mourn, far be it from us to murmur. 'Precious in the sight of the Lord is the death of his saints.' He 'rests from his labors, and his works do follow him.'

"The Board adopt the following resolutions as expressive, in a more official manner, of their sentiments on the occasion of their bereavement :

"1. *Resolved*, That in the death of Alexander Henry, the Board of Education of the Presbyterian Church has lost an early, steadfast, and efficient friend, a sympathizing and wise counselor, an enterprising and judicious executive officer, a liberal patron, and an honored president.

"2. *Resolved*, That we adore the Divine goodness which gave and preserved, for so long a time, so faithful a public servant to the Church, while we acknowledge with resignation the severity of the dispensation which has taken him away. Amid the sorrows of his death, we find a solace in his past life, as well as in his hopeful translation to a better world, through the merits of Jesus Christ." . . .

Extract from the Twenty-fourth Annual Report of the Provident Society of Philadelphia for the Employment of the Poor :

"Since our last report, we have with sorrow to record

the decease of the venerable and excellent President of the Association, Alexander Henry, who has been long among us a bright and shining light, whose benevolence has called forth the blessing of those who were ready to faint, and caused the heart of the widow to sing for joy; having endeavored faithfully to discharge the duties of the stewardship committed to him, he has, we humbly believe, entered into rest, with the welcome salutation of 'Well done, good and faithful servant, enter thou into the joy of thy Lord.' May his example stimulate us to go and do likewise."

From the minutes of the Board of Managers of the House of Refuge of Philadelphia:

"*Whereas*, It hath pleased the Supreme Director of all things, in his wise providence, to remove our venerable and beloved president: and *whereas*, we are desirous of expressing the high regard we entertain for his great worth: Therefore,

"*Resolved*, That in the death of Alexander Henry, the House of Refuge has lost one of its earliest, most steadfast, and generous friends, the community a valued, useful, and upright citizen, and the poor a liberal benefactor.

"The Board of Managers respectfully report:

"At a later period, the demise of their honored and respected president, Alexander Henry, Esq., deprived the Board of the services of one who, from the establishment of the institution, had been among its ablest and warmest friends. Eulogy is unnecessary for one whose name is embalmed in the memory of all who knew him; whose benevolence—that delighted in doing good by stealth—and whose other Christian graces had long made him pre-eminent as a faithful follower of his Master."

From the minutes of the Magdalen Society of Philadelphia:

"*Whereas*, It has pleased God, in his Divine Providence, to remove from the scene of his earthly labors our venera-

ble and venerated president, Alexander Henry, Esq., who for the space of forty years has taken an active part in the management of this institution, and labored with distinguished zeal for the advancement of its welfare and usefulness : Therefore

“ *Resolved*, That the society record their sense of the wisdom, fidelity, and benevolence, with which their late president discharged the duties of his office, and which rendered his services so peculiarly adapted to promote and secure the objects for which our institution was founded.

“ *Resolved*, That the society do express their affectionate respect for the many virtues which adorned the character of the deceased, and made his life an example of unvarying Christian consistency and eminent usefulness.”

From *The Presbyterian* :

. . . . “He was President of the Board of Education of the Presbyterian Church, and also of the American Sunday-school Union, at the time of his death. He was for many years the *oldest member*, and the *last* of the *sixty gentlemen* who founded the Hibernian Society of Philadelphia. Mr. Henry was for many years engaged in mercantile pursuits, in which he was ever characterized for his integrity and uprightness, united to sound judgment and great liberality of character. He retired from active business many years since, with an ample fortune, and for the last ten years had been much confined from his gradually declining health. His long life had been a continued exercise of benevolence, and the sanctity of a bright religious faith ennobled his motives, whilst it gave a wise direction to his actions. The various institutions which have derived benefit from his counsels, or aid from his generosity, will feel that they have lost much in the departure of one whose willing zeal for usefulness made him respected and valued wherever he was called to act.

“His funeral took place on Tuesday morning last, 17th inst., and was attended in a body by several of the institutions to which he belonged, and a large concourse of friends and citizens.”

From a New York periodical :

“You will be pained to hear of the decease of Alexander Henry, Esq., of Philadelphia, who died on Friday morning last, full of years, and ripe for the inheritance of the sanctified in glory. A long life of consistent piety and active benevolence is crowned with the reward of the faithful. Unlike most men of wealth, he consecrated his ample fortune to the glory of God, and employed it in those acts of beneficence which promote the best interests of mankind. In all the benevolent efforts of the age he took a lively interest, and aided them by his influence and by liberal benefactions. He adopted the wise course of being to a great extent his own executor, and dispensed his charities with a view of witnessing and enjoying the good they accomplished while he lived. We can not but feel that many wealthy Christians fall into serious error in determining to hold on to their possessions till they are obliged to relinquish them by the summons of death. How far liberality under such circumstances is accounted true benevolence by Him who sees with a perfect vision, we shall not presume to decide. Certain it is that the gospel method for every man to distribute ‘as God hath prospered him,’ is wiser and better. Such a use of property will not foster a grasping, avaricious spirit, and will promote and perfect all the Christian graces. It is not the mere possession of wealth that endangers the spiritual welfare of good men, but the temptation to use it in a way that piety forbids. It is unfaithfulness, as the stewards of God’s bounty, that so often renders riches a snare and a curse. Mr. Henry was happily exempt from that propensity so common, to hold on to his possessions till they were wrested from him by death. Al-

most every benevolent enterprise shared in his liberality, and the blessing of many who were aided by his more private charities will shed a hallowed influence around his grave. Religion, with him, was not a matter of heartlessness and formality, but a living, vital principle, purifying his heart, and exerting a controlling influence over his life.

“It was our privilege, a short time since, to see this good man, and hear from his own lips his joyful testimony to the preciousness of that Saviour in whom he believed. He viewed himself as standing on the verge of the grave, and looked beyond it with exulting hope to the glory which shall be revealed. Death was disarmed of his terrors, and the grave of its gloom. He spoke not of righteousness of his own, but was full of ecstasy in contemplating the merits of his atoning and exalted Redeemer. One such example of the power of faith puts the seal of eternal condemnation upon all the schemes of human device to obtain pardon and salvation. In Christ there is a foundation broad enough and deep enough for every possible emergency. The soul rests there without a fear or a doubt. The storms that beat upon us only make our refuge the more secure, and enable us triumphantly to exclaim—‘Oh, death, where is thy sting? Oh, grave, where is thy victory? Thanks be to God, who giveth us the victory through our Lord Jesus Christ.’

“Among the objects of benevolence, the American Sunday School Union shared largely in the sympathies and benefactions of Mr. Henry. He had long been the President of this institution, and contributed to a wide extent by his influence and his means to its prosperity and usefulness. The Presbyterian Church, of which he was a valued member, has sustained a great loss. Every good enterprise will feel that one of its pillars has been removed.

But he is gone. 'He rests from his labors, and his works do follow him.'

'Along the gentle slope of life's decline
He bent his gradual way, till, full of years,
He dropp'd, like mellow fruit, into his grave.'—A. R."

From the *North American*:

"We regret deeply to announce that this venerable man expired yesterday morning, in the eighty-second year of his age.

"Mr. Henry's long and useful life was passed in Philadelphia, and the mercantile profession, in which he amassed his large and well-earned fortune, was dignified by his unfaltering integrity, his large and liberal views, and his practical illustration of the duties of a merchant. He grew old in the midst of a community which honored him for his worth, and his latter years were passed in the ease his early labors justly entitled him to. But the peculiar excellence of his life was the philanthropy which distinguished him, and the zeal with which he entered into plans for the diffusion of religion, and labored to give those plans the effectiveness which produces desired results. The various institutions in this and other cities which have derived benefit from his counsels or aid from his generosity, will feel that they have lost much in the departure of one whose zeal for usefulness made him respected and valued wherever he was called to act.

"Mr. Henry's loss will be deeply felt, for he had created the quiet feeling of respect which springs from the judgment, not from impulse, in the minds of many to whom he was personally unknown; and in the minds of those who knew him well, respect was mingled with veneration."

From the *Pennsylvania Inquirer*:

"We announce with sincere regret the death of Alexander Henry, Esq., an old, cherished, and truly estimable

citizen of Philadelphia. He died at his residence in this city at an early hour yesterday morning, in the eighty-second year of his age. Mr. Henry was for years prominently connected with many of our most valuable benevolent institutions. His name was as a tower of strength in every good cause in which he was associated, and his memory will live in the grateful hearts of thousands."

From the sermon preached at his funeral, by the Rev. John McDowell, D.D. :

"As a Christian and an officer in the church, he was active in his Master's service. And when his feeble health and the infirmities of age forbade active services, he was still engaged, by his wise counsels and liberal contributions, in promoting the cause of Christ, and the temporal and spiritual good of his fellow-men. In him, every good object in Philadelphia, for the promotion of its prosperity, the instruction of the rising generation, the reformation of the vicious, and the relief of the poor and distressed, found a liberal and efficient patron. And especially was his liberality exercised toward objects more immediately connected with the kingdom of Christ and the salvation of the souls of men.

"Before the speaker had a personal acquaintance with Mr. Henry, and before the formation of the many benevolent religious institutions which are the glory of the present age, when large contributions for religious objects were rare, he had read and heard of the donations of Mr. Henry, and one other benevolent man in Philadelphia, gone to his rest, with admiration. For many years, and to the time of his death, he was uniformly one of the largest contributors to the benevolent institutions of the Presbyterian Church in this country, to which he belonged. But he did not confine his benefactions for the extension of the kingdom of Christ to the institutions of his own denomination, but others, for the promotion of the same great object, ever

found in him an efficient friend; and the paralyzing influence of age did not, in him, as is frequently the case, lessen his benefactions.

“Among the numerous benevolent institutions of Philadelphia and elsewhere with which he was connected, and to which he was a large contributor, I beg briefly to notice a few. He gave much to the poor and needy. Among other benefactions to this class, for many years every summer he purchased a large stock of wood, which, in the winter, he had distributed among the needy, especially such as were virtuous and pious. The blessing of many a worthy family, whose necessities were supplied and whose hearts were made glad by his benefactions, has come upon him.

“To the Tract cause he was an early and efficient friend. Before a tract society was organized in this country, he procured tracts in England and had them distributed here; and some of them, together with some new ones, written at his request, were published in this city at his own expense.

“Of the education of young men for the gospel ministry, he was early and long the efficient friend and patron. Long before the Board of Education of the General Assembly of the Presbyterian Church in the United States was formed, he embarked in the cause of educating indigent young men of piety and promise for the gospel ministry.”

The life of such a man is his best eulogy. What a striking contrast does it present to the melancholy story of ruthless ambition, of grasping covetousness, or of debasing self-indulgence, which crowds the pages of the historian, or is presented in the private walks of life on every side.

To live a life of devotion to the good of our fellows, and the glory of Him who hath placed us amid the responsibilities of active existence; to relieve the distresses of hu-

manity, and, according to our measure, to promote the spiritual, moral, and temporal well-being of our race, is indeed noble, and most commendable; but to pass through life engrossed in self, and indifferent to the happiness of others, is to forget the first of duties, and to forego the purest of pleasures.



Engraved by H. W. Smith

J. Chickering

JONAS CHICKERING.

THE biography of professional men has ever been deemed a most important branch of literature. The scholar, the divine, the physician, the hero, the statesman, turns over its ponderous tomes in search of the means by which each has risen to eminence—how he became instinct with genius; how he caught a glimpse of those bright luminaries in the realms of intellect which incited him onward; how he toiled without wearisomeness; how the midnight taper dispelled the surrounding darkness of a sunless sky; how the mind became strong inversely as the physical powers became weak; how he battled with successive obstacles till they lay prostrate at his feet; and how hope sprang up like magic charms, ascending step by step till on the ramparts of undying fame. The study of biography enables one to do this. It teaches him what man may be, and why he is not what he might be. It tells him of the perils and the triumphs of life; how he may escape the one, and how he may obtain the other. As the material sun warms the entire earth into living, animated existences, so does biography transform the souls of men into resplendent exhalations of that living Divinity which fills immensity with his presence. The mariner's chart enables one to steer harmless on the broad ocean, amid gulfs and billows, rocks and shallows, through every clime, reaching the most distant corners of the globe, and then returning laden with the richest fabrics of the East, the gems of Golconda, and the gold of California, of Ophir, and of Australia. So does biography become a chart on the ocean of mind to assist the aspirant

after knowledge till he obtain treasures better than gold, better than pearls, better than diamonds.

It is proverbially true that biography teaches by example. Without good maps of the globe, the student of geography would be forever wandering among dark shadows, and would rarely attain to clear views of topographical truth. Biography in the same way is a map of human life, teaching all who consult it, its landmarks and its beacon lights. Would our own General Scott, hoary and venerable with years as he is, be also decked with laurels of martial glory, such as were never before worn by man, had he not read and studied the achievements of heroes and conquerors who had preceded him in the pursuit of military fame? Would the lands of heathen darkness be visited by the thousands of the heralds of the Cross, as they now are, had not these heralds read of the wanderings of Sewartz, of Buchanan, and of Henry Martyn? In illustration of this position reference might be made to individual cases of eminence in the pulpit, at the bar, and in the medical profession, induced by an admiration of the splendid attainments made by those who had previously labored in those professions. It is unnecessary to do so. The imagination of the reader will readily supply the omission. Such cases are too numerous, and too palpable not to be remembered. They are familiar like household words. It may be asked, nevertheless, if many of our prince-like philanthropists may not have found their first impulses to a career which has immortalized their names, in studying the deeds of Howard, Count Rumford, and Elizabeth Fry? And may it not be presumed that, hereafter, the written lives of Miss Nightingale, Miss Dix, and others like unto them, will stimulate hundreds to imitate their example in deeds of mercy? This may be expected. Every one conversant with the principles of mental philosophy must be aware that such will be a natural and probable result.

Inductions from these casual intimations can not be misapprehended. They are as clear as the light of noon. They are irresistible, like mathematical demonstrations. They are impressive like a living voice in all its native and well-trained energy. Hence, in the theological school, the lecturer holds up the lives of particular ones in the clerical profession to be taken by the student as models to be imitated, or one rather to be imitated in one thing, and another in something else; to wit, Jeremy Taylor in the broad and substantial scheme for practical piety, James Saurin in native fervor and gospel unction, Jonathan Edwards in the subtlety and unerring truth of his metaphysics, and Robert Hall and Thomas Chalmers in the overwhelming power of human eloquence. It is the same in the law school. The juridical professor would never dare to presume his pupils will become eminent at the bar or on the bench, unless he can place before them Sir William Blackstone, Chief-Justice Hale, Lord Eldon, John Marshall, Chancellor Kent, or Daniel Webster. These and other equally great lights in jurisprudence are held up to the legal student for imitation—as mirrors in which he may behold something of the future image of himself. He is taught to meditate upon these master-spirits till in a measure assimilated to them; to admire their transcendent powers till the aspirations of his own bosom wake up a zeal and an energy that will never quail till life becomes extinct. Nor is it less so in the medical and anatomical hall. The healing and curative art would forever be in its infancy, did not each succession of those who practice it, avail themselves of the skill of those who practiced it before them. The skill of each generation is transmitted to a succeeding one; and the particular types of character in different practitioners, operating to perfect this skill, is philosophically unfolded in hygeian biography. It is affirmed with confidence that nowhere else can these types be so well de-

lineated, so well calculated to inspire a laudable ambition for renown in the profession. And, indeed, it may be affirmed, that biography generally is somewhat analogous to a lens, which collects and brings to a focus the rays of the sun ; or, rather, perhaps, to the humors of the eye, which collect, transmit, and impress with unerring fidelity upon the retina the images of surrounding objects. Nor is it unlike the daguerreotyping process that makes true pictures of any object before it on the surface prepared to receive them.

Such, it is well known, is the generally received opinion on the importance of biographical delineations, when they relate to professional men—to lawyers, physicians, and clergymen ; and, more especially, to statesmen and heroes. It is now becoming apparent, that similar reasons may be given for secular biography ; that is, well-written memoirs of merchants, manufacturers, mechanics, and farmers, where individuals in these classes can be found rising to honorable distinction. The reasons for the latter are as cogent as for the former. On the latter depend mainly the enterprise and wealth of a country. On the latter mainly, too, depend the former for encouragement and honorable maintenance. Blot out of existence the producers and factors of a community, and to whom shall we look for the development of national resources and national wealth ? Indeed, to whom can we look, even for the means of a decent and comfortable subsistence ? The legal profession may define and protect individual rights to property, after it has been acquired ; the clerical profession may labor faithfully and successfully for treasures that are in heaven ; and the medical profession may in its sphere produce its own legitimate ends ; all of which is highly needful in a community ; but, without the producers and factors of a country all, as one, will be a mass of paupers. This is a matter of necessity. It is not the province of professional men to produce wealth.

Theirs is a different vocation. Hence for this they are not responsible. For agents to do this we are to look elsewhere—to agriculturists, to artisans, and to their needful associates, the factors. These are the men that awaken enterprise, stimulate industry, and cause wealth to increase in a community. Through their instrumentality agriculture is improved, mechanical skill is matured, labor is made honorable, and, above all, means are provided not only for the necessities, but for the rich and costly elegances of life.

It is preposterous, therefore, to assume that the latter classes are less important in a community than the former; or, that accumulative wisdom is less necessary in the one than in the other. Hence, the farmer who distinguishes himself in making an acre of land produce twice or thrice what it has ordinarily yielded, and in giving employment and sustenance to ten laborers where only one before had it, is worthy of being known to every farmer of the country; and his well-written biography, detailing his processes of culture, might stimulate hundreds of others to follow his example. The same also may be asserted of the merchant, who gives occupation to thousands of men in building and navigating ships; who, through life, is occupied in sending abroad the overstock of produce, and in bringing back such things as are wanted for home consumption; and who, by his superior sagacity, enterprise, and perseverance, accumulates great wealth, and then devotes it, or large portions of it, to objects of public philanthropy. Should not such an example be exhibited in the broad and clear light of the world? Should not his biography be written in letters of gold? Should not all read it, that all may know the secret of his rising from poverty to affluence—from obscurity to fame—and of his becoming able and disposed to accomplish so much good in the world? Only one answer to this can be given. No one can answer in the negative. To do so would be an act of violence to

common sense, an outrage on the very instincts of manhood.

This mode of reasoning applies also to artisans, mechanics, and manufacturers of every name. Most of them may indeed have had an humble origin; may have begun life poor; may have struggled long and hard with adversity; and, what is still more to be deplored, may have had no counsel or cheering smiles from influential friends; yet, in how many of these cases circumstances exist favorable to the best kind of intellectual discipline? Genius is evolved; high conceptions are engendered; vigorous resolutions are formed; noble purposes are adopted, and the progress is onward, till the age and the world is blest by results previously unknown in the annals of useful invention. Thus Richard Arkwright commenced his career as an obscure barber, but was led to the construction of machinery which has been instrumental in the creation of wealth previously without any parallel, and in reducing the masses on whom we depend for productive labor into new combinations. Thus Benjamin Franklin commenced his career as a common printer; but the occupation was so favorable to mental expansion that he obtained companionship with the greatest philosophers and statesmen of his time. Thus Robert Fulton commenced his career as a self-taught painter; then he became a machinist, adapting steam to the propelling of every species of water-craft, till the utility of his device is heralded upon every navigable river in the civilized globe. Should not the biography of such men be written? Should it not be in every public library, and in every private family? Should not every boy and every young man in the country be taught to aspire after the self-poised genius that gave them rank among the greatest and most honored benefactors of mankind? And shall not also, in due time, the biography of George Law be so written—the man who spent his early days laboring with his own hands as a stone-

mason, but whose subsequent operations as a merchant are on a scale of grandeur to make competition to crouch down before him? No doubt his biography will be written hereafter, and that it will reveal secrets showing his claim to the highest honors as a man of intellect. These names are not taken because they are unique, and stand alone in their respective classes—hundreds might be collected like them; they are merely the representatives of the classes to which they belong. Was not the merchant who was the principal benefactor of the Theological Seminary of Andover, Massachusetts, originally a shoemaker? Was not the merchant that caused the foreign commerce of Salem, in that State, about the beginning of the nineteenth century, to be on a scale of proverbial enterprise and success, originally a shoemaker likewise? And were not the forty thousand dollars which gave existence to the Asylum for the Insane in Rhode Island, from an estate the foundation of which was laid by a son of St. Crispin? These facts, and numerous others analogous to them, are fully set forth in mercantile biography, and they are to the honor and for the encouragement of mechanics everywhere and in all coming time.

Jonas Chickering, in mental greatness and in success, was not inferior to any of these men. The object of these pages is the construction of a memorial to his name, that shall exhibit to the world and posterity his claims for honorable distinction. The task is a pleasing one; and, as we had no personal acquaintance with him, and for nearly twenty years prior to his death did not see him, we can have no personal friendship unduly to bias our judgment in his favor. We rather fear we are not sufficiently familiar with the incidents of his life to do him justice; for if common fame is to be credited—if the traditionary reminiscences of his friends and employees are to be received as veritable representations—Mr. Chickering was as much distinguished in whatever renders social life valuable, as he was for the

intellectual endowments which gave him unrivaled prosperity in his own particular sphere of business. No one, however, can deny but what in him was a rare combination of superior merit; of modest and yet unyielding determination to pursue the end he had in view; of commercial sagacity and integrity as well as of mechanical skill; of the most systematic conservation in financial matters, and yet with a heart and hand always ready to assist those deserving assistance. In his business habits there was no levity, no heedlessness, no want of considerateness. His word was ever equal to his bond, and the latter was never given unless he had a fair and well-grounded confidence of making it good. Trust in him as a friend or as a man of business was never misplaced. Even when his pecuniary means were small—when his talents, his character, and his hands were his only capital—all who knew him felt an assurance that no one would ever lament placing dependence upon him. He did not pretend, nor do his friends pretend, that he was exempt from the ordinary imperfection of his nature, or from liability to those secular uncertainties that sometimes prove disastrous to the best-devised schemes, and the most assiduous regard for business. Far from it. All claimed by them is this, that he made the most judicious use of whatever means he had, whether it consisted of cash or the labor of his own hands; that he never anticipated it unnecessarily; that he never appropriated it to any one object when more needed for something else; that sudden and rash impulses were always far from him. We have long thought that the annals of biography do not afford a better model of modest merit; of a passionate devotion to one of the most useful and elegant purposes of life; and of the final result, even when in the prime of his career, of a princely fortune, and a fame of which a prince might be proud. What a model for the young man just entering upon the world! What a triumph crowned his exertions!

As we proceed, a more particular reference will be made to what is so summarily indicated. Although the great feature of his business was somewhat monotonous, yet there was enough in it of rich incident to afford pleasing and graphic illustration of all that has been hinted at or affirmed.

Jonas Chickering was a native of New Ipswich, New Hampshire, and born April 5th, 1798. This is one of the towns in that State particularly renowned for being the birthplace of men of enterprise, moral worth, and success in business. Here was born and here lived, from June 28th, 1747, to February 21st, 1847, more than one hundred and one years, the honorable and venerable Timothy Farrar. Here were born Samuel Appleton and Nathan Appleton, who became rich as princes, and were noblemen by nature. Here lived till 1819 the model and now patriarchal teacher, Nathaniel G. Gould, who has had the instruction of about sixty thousand pupils. Here was the early home of Isaiah Kidder, Charles Barrett, and Samuel Batchelder, extensively known for their agency in establishing on a firm basis the cotton manufacturing business of the country. Here also were born Ebenezer Adams, a learned professor of Dartmouth College, and the Rev. Jesse Appleton, D. D., the inestimable President of Bowdoin College. Other names might be added to this list. It is pleasant in imagination to cast an eye upon a rural district so identified with names indelibly written on the pages of American history. The idea of having been born in such a place is cheering to the very instincts of our nature. The hills, the valleys, the majestic woodlands, the secluded forests, the fountains of water, the streams of water, and indeed the granite quarries of such a place—a place so consecrated by associations with all that is great in manhood—awaken human sensibilities that can never be repressed. They are among the precious things of life, oftentimes becoming an antidote to sadness,

and a stimulant to buoyancy of spirit when the beauty and glory of the world seem like departing from us. Who does not delight to visit such a place of one's birth and boyhood ; to bring up recollections of those early days, and of the names of those who were then his companions, and have since triumphed manfully in every enterprise and in every labor undertaken ? Such a retrospect is full of absorbing interest, of moral fragrance and beauty ; it brings the hopes and the fruition of an earthly pilgrimage into undissembling fellowship ; enabling us to contemplate this pilgrimage, not by looking on shadows rising up in the distant future, but on battles already fought, and victories already achieved. In coming time philanthropists may make journeys to New Ipswich, to meditate about the spot where the Appletons were born. The amateurs of music may also go there to survey the scenery and to inhale an atmosphere that inspired the modest, the gifted Chickering with a love of melody. And not less will those who think an extreme old age, clad with the freshness and vigor of mid-life, the most glorious work of God on earth, go thither to daguerreotype the footsteps and the tombstone of one who there so lived at the age of a hundred and one years.

The father of Jonas Chickering was Abner Chickering, by trade a blacksmith. He was also by occupation a farmer as well as a blacksmith. He was in humble circumstances, but respected by all who knew him as an amiable and good man. Jonas, at the age of seventeen, went from home to learn the trade of a cabinet-maker. As an apprentice he served with exemplary fidelity three years. A young man can give no better evidence of his own success in life, than his honesty, content, and fidelity, when laboring in a subordinate station. The young man who fails to do it, whether he is a laborer on a farm, an apprentice to a mechanic, or a clerk to a merchant, will always be viewed with suspicion, and rarely will ever one rise above the

evils to himself of such a suspicion. . . . Wherever he may go, it will be to him a frightful ghost. On whatever he may place his hands, it will paralyze his best energies. Young Chickering thought and acted wisely in this matter. In the period of his apprenticeship he made himself familiar with the tools and implements used in that necessary branch of industry. The establishment in which he served his apprenticeship was small compared with those subsequently arisen, but the largest one of the time in that section of country. His advantages of education were few indeed ; but, such as they were, he improved them to the best of his ability. At an early age he evinced great aptitude for music. When quite a boy he learned to play on a fife, and on sundry occasions gave evidence of his proficiency in the art. At the side of a six feet drummer he would step to the music as they led off, on training days, the martial forces of the town. Such exhibitions of a country militia, at best, are not much in accordance with good taste ; and, in his case, considering the inequality of size between himself and his musical comrade, there was in them more of the ridiculous than of gravity. Nevertheless, they here acquire importance, because they present the first musical feats of one who afterward took a most elevated position in the republic of music. Afterward, in his brief life, his establishment was a center of attraction among the lovers of harmony, and he presided over, and as it were gave laws and character to the most distinguished musical society of the country. These first feats might well be placed on canvas, in contrast with the eminent services he subsequently rendered the cause for which he so successfully toiled, and the moral would be strikingly impressive. The contrast would denote an upward progress not often made in so short a period. It would inculcate lessons of wisdom rarely equaled, and never surpassed. The next step of Jonas Chickering in this upward progress, was to

play on the clarionet; and, as a contemporary states, such was his ability for the science of harmonic sounds, he could read instantler, with accuracy, any ordinary sacred music presented to him. But the event which led to an entire change in the business purposes of his life, deserves a more particular recital. Some time in the last year of his apprenticeship, he became acquainted, for the first time, with the internal structure of the pianoforte. There was then but one instrument of the kind in New Ipswich, and that was nearly or altogether useless from being out of tune, and needing some repairs. This was the only pianoforte Mr. Chickering had ever seen, and he had not the slightest knowledge of its internal organization. Yet he felt inclined to make experiments upon it. He carefully inspected every portion of it; separated its various parts; discovered the injury it had received; made the needful repairs; and then readjusted the entire structure. His success was complete: the instrument was again fit for use. This was an achievement scarcely to have been expected, either by himself or others. A transition of purpose from being a cabinet-maker to being a pianoforte-maker, considering his taste for music, was natural; to him it soon became not a matter of intention, but a matter of fact.

Hence, at the age of twenty, in the early part of 1818, he went to Boston, as young men from the country, and especially from New Hampshire, often go to the city to seek their fortune. During the first year Mr. Chickering had employment with a cabinet-maker. By this means an addition was made to his finances; a thing not to be despised by one in his circumstances at that time. In this period also he had opportunity to become acquainted with some of the many strange things in city life; to gratify his taste in regard to musical performances; and, especially, to ascertain the feasibility of carrying into effect his desire to construct musical instruments. From the day that he gal-

vanized, as it were, the old pianoforte of his native town, he never ceased to indulge himself in waking dreams to comprehend the witchery, as it seemed to him, of such an instrument. Ability to make one like it, if he could not make a better one, was the apex of his ambition. Accordingly, at the end of his first year in Boston, February 15th, 1819, not losing a single day, he commenced work with a pianoforte-maker. This was a prominent fact—a new era in his life. This was the commencement in a career of honorable distinction never forgotten by him. He then began to lay a broad and deep foundation for fame and fortune. Had he proceeded without this foundation, disappointment would have been the consequence. His policy was to do things well—thoroughly—cost whatever time it might. Never did he leave a piece of work done imperfectly, devoting to it an hour only when it required the labor of two hours. In this way he became an adept as an artist. This was soon known by his comrades and by his employer. He was amply rewarded for it, as men usually are. He was furnished with the best work to be done; and for that the most liberal pay is given.

At the period of which we are speaking, the pianoforte, as a piece of mechanism, was in its infancy. In America it was peculiarly so. The instrument itself is a modern invention, taking date in the early part of the eighteenth century. Like most inventions, it was but the mere embryo of a result of the greatest magnitude in social life. So imperfect was it that little or nothing now remains of what then constituted the instrument, but the original conception. Successive improvements were added, till reaching a degree of excellence at first not imagined. Then only a few families in this country were in possession of a pianoforte; and the few to be found were of foreign construction. Even these were so inferior to the instrument now made, that they have become entirely superseded as worthless. But imper-

fect as they were, the art of making them in America was scarcely possessed. The entire demand for the pianoforte, forty years ago, was so small as to create little or no inducement for men of genius and capital to embark in the manufacture of it. Mr. Chickering, however, resolved not only to be the maker of the instrument as it then was, but to make improvements upon it; to search out and remedy its defects; to give it additional sweetness and volume of melody; and especially to give it that mechanical perfection so indispensable for its coming into general use. It is well known that the instruments constructed in the early part of the nineteenth century were constantly liable to get out of tune, and hence to furnish a mere jargon of discordant sounds. To prevent this liability was the great desideratum. The evil was not so great in the city, where the maker was near by, but in the country it presented an insuperable obstacle to its coming into general use. We once, and indeed several times, sent over fifty miles to procure a person to tune our piano; and it may have been, that in a month afterward it was no better than before. Mr. Chickering's great effort was to make an instrument to remain in tune and fit for use without regard to atmospheric influence upon it; to continue substantially the same, whether exposed to the heat of summer or the cold of winter—whether to a moist or a dry atmosphere—whether upon the ocean or upon the land. This was his aim. For this he toiled; for this he availed himself of every known means of aid. Of what he did accomplish, all was not the result of one effort. His achievements were progressive. Each point gained stimulated him to gain another; and thus he went on till his work is what we find it. If it is not perfect; if it does not embrace every shade of excellence he desired, he reached an enviable approximation to his wishes. Mr. Chickering applied himself to his purpose scientifically; studying the theory of atmospheric vibration

and musical combination; and, above all, an application of the principles of mechanical philosophy to the construction of the instrument. The programme of his efforts was to be not simply an imitative mechanic, but a student in the great laws of the art; not a musical automaton, to grind out music as with a hand-organ, but to be a proficient in the philosophy of melody. Here was an aim not unworthy of the greatest genius. Here was a field so immeasurably wide, the life-time of a man was not too long to explore it. He was not alone in his aspirations to improve the pianoforte. Nunns, Osborn, Davoust, Appleton, Stoddard, Currier, the Babcocks, Louds, and others, engaged in an honorable competition to this end—a portion of these manufacturers preceding him in business. It is not proposed to specify what percentage of the merit and honor of this competition belongs to Mr. Chickering. It may be affirmed, nevertheless, that if a dividend were to be graduated upon the public patronage bestowed upon those interested, his share is enough to gratify any reasonable ambition.

Mr. Chickering labored about three years as a journeyman, and then commenced business on his own account, in company with a Mr. Stewart, under the firm of Stewart & Chickering. The copartnership was not of long continuance. He then went on alone. In 1830, twelve years after his arrival in Boston, Captain John Mackay, a retired shipmaster, became an associate with him in business. Mr. Chickering continued to have the entire direction of the mechanical part of their establishment; and his associate, who was not a mechanic, directed the finances and other business details of it. Their operations were in the highest degree successful. Mr. Chickering's instruments obtained a celebrity exceeding all anticipation. The demand for them was continually on the increase, so that it was frequently difficult to fill orders without delay. The consequence was, money flowed in upon the firm in so many

channels it became rich, and seemed to put competition at defiance. This was the very thing wanted. The theory of Mr. Chickering was to bring into requisition the principles of science appertaining to the subject, and to use the best materials and the highest grade of mechanical skill ; but it was evident this could not be done on a large scale without ample pecuniary means. Hence, as the pecuniary means of the firm were constantly increasing, his facilities were constantly being multiplied for being enabled to give scope and effect to his own talents. Between the increasing skill and the increasing finances belonging to the firm, there was an indefinitely progressive beneficial reaction. Each new instrument, of a decidedly improved character over others that had been made, on being sent out upon the public, would increase the reputation of the manufacturer, and cause new orders and fresh means to rush in upon the proprietors, so that not a week passed, as it were, without augmented accelerating ability still further to improve the respectability and the solidity of the establishment.

The increasing wealth of the firm enabled it to assume an attitude in the mercantile community, to import the foreign materials needed ; and, especially, to import by the cargo the woods used in the construction of cases, instead of purchasing at home in small quantities. In this there were several advantages ; better articles were obtained ; they were obtained at lower prices, and, in addition to this, the large quantities of wood thus kept on hand would become better seasoned than though purchased, from time to time, in small quantities as needed. In 1841, Captain Mackay sailed from Boston for South America, with a view of obtaining a cargo, well assorted, of the beautiful and costly woods to be had there. No tidings of him were ever received, and the presumption is, the vessel was foundered when at sea. The apprehension was natural that the surviving partner, with such a weight of commercial respon-

sibility devolving on him, would become perplexed and worn down with the increased labor, if not absolutely embarrassed. Such was the apprehension ; and it was on this occasion that the public began, as it were, to appreciate the full powers of Mr. Chickering's mind. He was a man of kind feelings and strong friendship, like the best of men, and when persuaded that he would see his friend and his partner no more, was stricken with sadness. It was, however, the gushing impulse of humanity, and not of terror or despondency. If there was a falling tear, it came not forth because of a distracted mind, but was the offspring of a sanctified nature, like unto that shed at the grave of Lazarus. He continued the business alone : having such an accumulation of means, and such increased stock of experience, he did not appear to need an associate. From that period to the one of his own death, more than thirteen years afterward, his fame was constantly becoming more and more buoyant, till in the country there was apparently no limit to it.

To say that Mr. Chickering was at the head of pianoforte-makers, is saying what we believe all will admit ; and is in no way disrespectful to his brethren of the same craft. He also took a high position as an amateur in the musical world ; allusion has already been made to this : had we space, much more might be said on the subject. That he was a philanthropist, whose heart and hand were always open to the claims of deserving poverty, no one that knew him intimately will deny. Nor is it less an established fact, that as a merchant and capitalist, he was distinguished for uprightness, for promptness, and for the most stringent regard to honorable dealing. The design of this article is not to give a history of musical progress, of the successive improvements in the pianoforte, of the minute details of his own manufacture of it, nor especially of his skill in constructing and adjusting the several parts of the instrument,

as if we were preparing a vade-mecum for the use of the pianoforte-maker ; but simply to furnish a general outline of his career from the beginning to the end of it. Our aim is simply to present him to the public everywhere, and not less to posterity, as a man of the clearest views and the greatest aptitude in his vocation ; as a man of the purest and most exalted attributes in social life ; as furnishing an instance of success secured to him by an adherence to these social, moral, and intellectual endowments that has few parallels, and should be written in letters of gold ; and especially as exerting, in his multiplication of the means of musical performance, a high tone of moral influence, that makes him a distinguished benefactor of his age. The remaining portions of this article will be devoted to the presentation of facts and illustrations corroborative of these positions. Those who desire to be furnished with what relates to a variety of other matters incident to the main subject, are referred to an interesting and most beautiful "Tribute to the Life and Character of Jonas Chickering," from the pen of Richard Green Parkér. The writer is a fine belles-lettres scholar, and an accomplished amateur in the department of literature with which the "Tribute" is so well savored. The Tribute is an honor to the writer as well as to Mr. Chickering.

Soon after the connection of Mr. Chickering with Captain Mackay, a large building was erected by the firm, the better to prosecute the business. The workshops in this building were sufficient for more than a hundred hands. At the time, this was supposed to be an amount of capacity equal to the requisitions of the greatest imaginable enlargement of their operations. In a few years, however, the reputation of the establishment was such, that accommodations were required for more than double that number of workmen. Besides these workshops there were spacious storerooms, in which were constantly kept large quantities of the various

materials used in the construction of the instruments. Here were always to be found an abundance of the best articles to be had in the country. An inferior article was never to be used. The secret of his success depended much on this particular feature of the establishment. And in addition to the workshops and the storerooms, there were commodious and attractive warerooms. These warerooms answered a double purpose. In them were deposited the instruments when completed. These instruments were of all prices, from a thousand dollars downward, and exhibiting the best kinds of mechanical skill, in richly diversified patterns, to be seen in the most noted pianoforte warerooms of this or any other country. These rooms were in a style of elegance to give magical effect to the music therein produced. Of course they became a center of resort for musical amateurs. They were not visited simply by persons wanting to purchase an instrument, but by those having musical affinities; they became a kind of musical exchange—to transact business, to give scope to friendship among kindred spirits, to form canons of law, and to pronounce the juridical decisions having authority in the musical world. Here also might be found in hours of leisure, professional men of every class, gentlemen of distinction visiting Boston, and, not less observable, ladies of fashion and refinement in the search of amusement. No one thus going there could fail of being interested. No one accustomed thus to go there could fail of observing and respecting the modest, the gifted proprietor.

For many years prior to his death, Mr. Chickering turned out of the establishment about thirty pianofortes each week, one of which at least was a grand piano, valued at from seven hundred to one thousand dollars. The business statistics of Mr. Chickering's operations would be very useful, but we have only a few of the minute details. From these few, inferences may be drawn in relation to other particulars,

which, if not precisely accurate, will be found enough so for practical purposes. It is well known that in the latter part of his life he gave constant occupation to about two hundred hands. If they earned each fifteen dollars a week on an average—his best hands earned much more—a few double that sum—his weekly payments for labor alone were three thousand dollars, or one hundred and fifty thousand dollars per year. We think a similar sum for the materials used is a low estimate. If so, his weekly payments were about six thousand dollars, that is, a thousand dollars per day; amounting in the year to more than three hundred and fifty thousand dollars. On the other hand, it may be prudently estimated, that he manufactured in the whole period of his conducting the business, fourteen thousand instruments. The average price may have been four hundred dollars each. This would have yielded a gross amount of receipts equal to about six millions of dollars. Calculations of this sort show the commercial importance of his business. These calculations can not be very far from the truth. They are as likely to be too low as too high. It would be easy from the books of the concern to make whatever corrections are needed. In a commercial aspect, therefore, he occupied a position of great importance to the community. Is not the man who gives employment to two hundred persons, and adequate means of support to them and their wives and children, a public benefactor? Should not the man who stately pays out, for labor and raw materials, a thousand dollars a day, be highly esteemed among his fellow-men? Ought not his name to be rescued from oblivion, and handed down to posterity in company with the names of the best and greatest men of his time? So we think. The deeds of which we speak never caused a pang of sorrow—never caused a falling tear, unless it were a tear of joy and gratitude for some kindness bestowed. The question arises at every step we take, by whom was all this

accomplished? Had the individual, who did all this good, paternal wealth to sustain him in his career of enterprise? Had he powerful friends to educate him—to introduce him to the world—to give him advice and aid when the scowls of opposing obstacles rose up before him? By no means! It was the farmer's son of New Ipswich, whose first feat was playing on a fife, training days, that was enabled by his own genius, his own industry, and his own good character, to accomplish all this.

About a year prior to the death of Mr. Chickering, the edifice used for his business was entirely consumed by fire. This was December 1st, 1852. The loss, as may well be supposed, was great; not simply in the destruction of pianofortes in the warerooms, and of materials in the store-rooms, but nearly perhaps of equal amount in the loss of patterns and the interruption of his business. Such a disaster would crush most men to the ground. It did not, however, discourage him. It rather gave him new energy. He was rather overcome by the kindness of feeling shown, than by his losses. And this kindness was a material one; not consisting of sympathizing words only, but of substantial pecuniary overtures amply adapted to the exigency. From various quarters he promptly and spontaneously received assurances of all the pecuniary aid that might be wanted to recommence his business. No time was wasted by him in melancholy reflections, or in vacillating concentration of purpose for the future. He never acted with more decision or with more wisdom. Indeed, the paralyzing catastrophe seemed to bring out new elements of character not before known to exist. The first thing he did was to relieve the hundreds of his workmen from anxiety. Accordingly, temporary accommodations for the resumption of their labor were forthwith provided, with the considerate pledge that there should be no interruption to the stated means needed by them for the support of their

families. Such kind regard from an employer will always secure affection and fidelity on the part of employees. So it was in this case. They loved and venerated Mr. Chickering as a father ; and the most impressive scene connected with his life or his death—one of the most impressive and instructive we have ever known—was the long train at his funeral, and in the church before the officiating priest, of two hundred such individuals in mourning badges, bowed down and unable to abstain from the unerring demonstrations of the deepest sorrow. In the incidents of moral grandeur connected with a conflagration, we know only one in this country that can be compared with that of Mr. Chickering. This one is that of Harper and Brothers. The one was the destruction of the largest pianoforte establishment in the country ; the other was the destruction of the largest book establishment in the country. In each case the waste of property was frightfully great. In reference to each case there was a wide and deep-felt sympathy in the community never before witnessed. In each case the loss was deemed to be public as well as private. In each case the proprietors were endowed with an energy and a forecast that seemed almost superhuman, and led, as in the fabled ashes of the phoenix, to a new pianoforte establishment, not only the greatest in the country, but the greatest in the world ; and to a new book establishment, not only the largest and most magnificent in the country, but without an equal in the world. Such men give dignity to their race, and are a blessing to the world.

The next movement of Mr. Chickering was to proceed in the erection of a new edifice, on a plan commensurate to his wants, and exceeding in magnitude and conveniences any edifice known to exist for an analogous purpose. It has also been said that this is the largest building in the United States, except the Capitol at Washington. Possibly it may be so ; and from the annexed statistics the supposition

is not an improbable one. It is situated in the south part of the city of Boston, and forms a hollow square, with a large court in the center. The lot for building and yard contains five acres. On the streets it is five stories high, and six stories from the hollow square or court, which is one story lower than the streets. The front extends on Tremont-street two hundred and forty-five feet, and the wings two hundred and sixty-two feet in length. The width of the building all round the hollow square is fifty feet. In the walls of this building were used three millions of brick, two thousand perch of stone, and two thousand five hundred casks of lime and cement. In it are five acres of floor room, nine hundred windows, and eleven thousand lights of glass. The machinery of the building is operated by a steam-engine of one hundred and twenty horse power. The furnaces and boiler are below, and besides furnishing steam for the engine, supply a sufficient quantity to heat the entire establishment. It requires eleven miles of iron pipe to accomplish this. Chickering's Pianoforte Establishment is one of the greatest architectural and mechanical curiosities known to exist. To see it; to inspect its various parts; to cast an eye on the ingenious and busy scores of men therein occupied, will richly compensate for the trouble of a long journey thither. The conception for such an establishment, and especially to furnish the means to erect it and to operate it, required a master-spirit. But Jonas Chickering did not live to see it completed. He died from the rupture of a blood-vessel, when at the house of a friend, on a mission of charity, December 8th, 1853. He had suffered previously from apoplectic attacks. These apoplectic fits were not induced by a full habit of body, but rather from opposite tendencies, as he was a thin and not a strong man. The seat of the disease was in the head rather than in the heart, and was doubtless caused by too great mental application. In addition to his immense business, he

had been for some time intensely absorbed in studying out some new improvement in the pianoforte. This occupied him some hours each day, in addition to the needful supervision of his regular business in the workshops, and in directing the erection of his new establishment. Nevertheless, the edifice that was planned and partly built by Jonas Chickering, was in due time completed by his three sons, under the firm of Chickering & Sons, who not only consummated all the plans of their father, but are greatly increasing the business of the establishment. They are now employing nearly four hundred hands in the several branches of labor, and are completing about forty instruments a week. This is done on a scale of precision and far-seeing purpose rarely witnessed. There is no unnecessary noise—no confusion—every thing is in the right place, and is done at the right time. All the arrangements of the establishment are so devised, that the most perfect results seem to rest on moral certainty. In a single department of the building is fifty thousand dollars worth of lumber; and as much as that is always to be kept on hand, that it may be thoroughly seasoned. The lumber is generally to be so kept five years; and that portion of it used for sounding-boards is kept at least one year in a room heated by steam to a temperature of ninety degrees.

One of the wisest things done by Jonas Chickering was not, as most persons do on becoming rich, to spoil his own children. He died worth, it is supposed, one-fourth of a million of dollars. Many on becoming worth not more than two-fifths of that sum, and even when they begin to think they *may* become worth so much, and begin to spend money as if this anticipation were a reality, begin also to ruin their children by bringing them up in idleness, effeminacy, and extravagance. Are there not crowds of our city men who annually use up in family expenditure, the interest of a hundred thousand dollars, when in reality not

worth twenty thousand, spending constantly all their income from business, so that their capital is never permitted to increase? The great aim of these men is to be thought rich, when they are not; and it is almost a matter of course that they completely disqualify their children for any and every useful occupation in life; they bring them up to mimic, as far as possible, the children of those who are really rich; their sons to be proud and without occupation, and oftentimes dissipated, and their daughters to be gilded, giddy, and worthless toys. Indeed the passion of the age is to be esteemed rich, whether really so or not; and to effect this, to spend money, if to be had, whether one's own or not, with the same freedom as if worth millions. They shrink from the very appearance of economy, lest it should be thought they are not rich. They flaunt in silks and laces and jewelry, when they ought to appear in calico; they make large entertainments when scarcely able decently to supply their tables with necessaries for their own households; they devote to amusements and equipage the cash that should be used in paying the ordinary bills to mechanics and marketmen. This passion is seen all around us, extending downward from men of large business, on borrowed or fictitious capital, to their own clerks, to mere agents, to subordinates in banking-houses and insurance offices, some of them every now and then becoming defaulters or bankrupts, according to the nature of their position. It is to be expected that the children of such men will become a nuisance in society—a dead weight on the world, without one redeeming quality.

Jonas Chickering did not bring up his children in this manner. He did not encourage his family to spend money which was not his own. He made no effort to be supposed rich; and, when he became rich, the fact was known only from his increasing business, and the ease with which he conducted it. He had three sons, brought up and edu-

cated in a frugal style, and to habits of industry. He did not even send them to Harvard University, to Edinburgh, to Oxford, to Germany, or to the ends of the earth for education, but to the schools of Boston, which annually send forth hundreds of boys qualified in the best way to battle with every variety of antagonism, and to become men of renown; to be educated in company with those who are to be their companions in life, and on whom they may depend for patronage. This is as it should be. This is sound and practical wisdom. Every thing clanish in our schools of learning, and in all the early associations of life, tending to the creation of caste, to pride and ostentation on one side, and to depression on the other, is to be abhorred as the bane of happiness and national prosperity. He did not feel above having his sons become mechanics, laboring with their own hands as he had done. He did not encourage them to think that manual labor, in itself, was less honorable or respectable than occupation in other pursuits. Hence, at the age of seventeen years, the eldest of these sons, Thomas E. Chickering, now the representative head of the establishment, was taken from school and placed in the workshop, constantly under the eye of his father, where he was thoroughly taught to make the nicest portions of the machinery in a piano; being drilled in this labor till he understood it as well as his father. In due time, the third son, George, went through a similar course of mechanical discipline. In the mean time, the second son, Francis, was brought up to an acquaintance with the business of the warerooms. Accordingly, Thomas, being the eldest brother and the oldest workman, is the acting head of the concern, as his father was the sole head; George is a master-genius in the mechanical department, and Francis is at home in the warehouse: thus each one, as if a member of the same body, or a distinct faculty of the same mind, is assiduously laboring in his own appropriate sphere, and in the perform-

ance of his own duties. Here is unfolded the secret of the house of Chickering & Sons being kept vigorous; not only equal to what it was when the founder of it was alive, but in active advancement to meet all the expectations and demands of an age rapidly progressing and developing itself without a parallel in the annals of the world. This is a secret worth being studied out. Here is an exposition of truth and wisdom that should be made known in every family, in every workshop, in every counting-room of our country. It might be well to have delivered annually in every lecture hall of our country, to our young men, a discourse on the life of Jonas Chickering, particularizing what we have briefly said of his course with his sons; and it would be worth a steamboat load of the flippant balderdash, and the transcendental nonsense with which our young men are there very often amused.

Jonas Chickering was not less fortunate in his intercourse with business men. Although modest and unassuming, yet he was always self-balanced; he always well understood his own position and his own means, and what was due to himself and what was due to others. While he assumed nothing which did not belong to him of right, yet he yielded nothing in his commercial transactions to others which was not their due. In his banking transactions, though bred a mechanic, he always evinced, as if from instinct, the quick perceptions, the dignity, and the independent manners of the well-trained merchant. In the mechanic shop he had the unpretending demeanor of a well-bred journeyman; but, on change and at the banker's counter, he was himself the skillful financier, feeling or evincing no inferiority of tact or address. A few anecdotes will best illustrate this trait in his character. There were times in the career of Mr. Chickering, when, from the extent of his operations, it was naturally feared he might become embarrassed in his finances. All knew and acknowledged him to be one of

the best and most amiable men, as well as one of the most ingenious and efficient mechanics of the age. They respected him, too, as an amateur in music, as a philanthropist, and as a pure-minded Christian; but some with whom he necessarily came in contact, could not realize how an individual of his apparent plainness of manners could have a clear apprehension of the subtleties and the intricacies constantly arising in large moneyed accounts. On the death of Captain Mackay, he was the purchaser of the whole, amounting, it is believed, to more than half a million of dollars. The condition of sale was, Mr. Chickering was to give his own notes, secured by mortgage on the premises. Thus the security was good, although perhaps the best friends of Mr. Chickering scarcely dared to hope he would ever be able to pay a sum so large. It was divided into installments, for each of which a distinct note was given, payable "on or before" a specified day. This mode of making the notes was indicated by Mr. Chickering, and to which of course no objection was offered. The legal adviser, however, of Captain Mackay, a shrewd lawyer, and a friend also of Mr. Chickering, intimated his skepticism in regard to the utility of the permission to pay the notes "before" they came due, by playfully asking the maker of them, if he *ever* expected to pay them! Mr. Chickering without hesitation replied in his wonted simplicity, that he should not have given them, did he not expect to pay them. Accordingly, all of these notes were paid, as they became due, till the agent of Captain Mackay's estate requested that they might remain, desiring no better investment than the notes themselves. Yet, shortly subsequent to the fire, notwithstanding this request, they were all paid.

Another anecdote or two will be given to illustrate further Mr. Chickering's mercantile character. On one occasion, when he needed some money accommodation, he presented a large number of notes for discount at one of the

banks in Boston, where he had done his business. The president asked him, who was to endorse the notes. Mr. Chickering replied, "I shall endorse them myself." "That will never do," said the president. Mr. Chickering simply responded, "Very well," took the notes and carried them to another bank, which immediately gave him all the money he needed. On another occasion, a bank with which he had long had transactions, and to which he had as usual applied through his clerk for an accommodation, sent for Mr. Chickering, and said to him, "Security was wanted." Mr. Chickering replied, "I shall give you none; I have done my business at this bank for a long time, and if you do not know me, I shall apply where I am better known." The consequence was, the necessary discount was at once given by another bank, to which he transferred his business. This business was worth at least ten thousand dollars a year. Soon after this, a director of the bank which refused him, called on Mr. Chickering to induce him to restore his business under the assurance, that for the future the bank would grant whatever accommodation might be wanted. Mr. Chickering declined doing it, not wishing to do business at an institution willing to suspect his responsibility. Other incidents might be adduced to show the high sense of honor he cherished in his business transactions, and how well he understood the respect to which he was consequently entitled. In quick perceptions concerning all matters of this kind, in the most refined code of mercantile moral responsibility, and in ability off-hand, without premeditation, to maintain his own position, no banker was his superior.

Allusion has been made to Mr. Chickering as a man of kind feelings, of Christian sympathies, and as a philanthropist. He was indeed too much occupied in his every-day business to go round habitually in search of objects requiring charitable assistance. The responsibility of conducting this business in its various ramifications was too weighty to

allow him to make the statistics of human want and human suffering all over the world a topic of regular study and analysis. His Christian sympathies might have inclined him to do it, but, in an important sense, his time was not his own, it belonged to those whose labor he was directing, and whose wants he was pledged to supply. The proprietor of a mercantile and manufacturing establishment is as much pledged to the employees as they are to him. One is to furnish money and material, and the other is to furnish labor. Each is reciprocally bound to the other. A failure of duty on either part, will be detrimental, if not ruinous, to the counterpart. No one can fail to perceive that Mr. Chickering had enough of necessary unavoidable business to engross all his energies, physical and mental. Wisely to direct the labor of two hundred men, to inspect their work when completed, to see that they and their families, amounting to about one thousand persons, were made duly comfortable in health and in sickness, to see that money was always flowing into the treasury as well as passing out from it, which is the very soul and vitality of such an establishment, was enough and more than enough to occupy all the time, and to exhaust all the powers of one man. Only a few men can do all this. Most men would sink under the pressure of so great a burden. It is apparent, therefore, that the hands and the feet, the eyes and the ears of Mr. Chickering, were almost perpetually under requisition, for those who seemed to have a claim for the use of these organs. Nevertheless, the sorrows of the world would, at times, cast their dense, chilling shadows upon his inward, his divine nature. It could not be entirely shut out from them. They would penetrate the gross film that surrounded it. Mr. Chickering was not the man to resist such influences. He was not the man to close his eyes, to stop his ears, to clench his hands, when his social impulses were summoned to action. Far from it. Nor was he the man

to obey reluctantly their dictation. His benignant, cheerful manner gave fourfold value to his deeds of love. Had he lived to old age, instead of being cut off, as it were, in the prime of his manhood, judging from what is known to have been done by him in the years of his prosperity, the catalogue of his benefactions would have reached an extent rarely found in the annals of Christian kindness. His position as president of the Massachusetts Charitable Association, and his identification with many other beneficent public institutions, gave him ample opportunity to witness multitudes of cases calculated to gain from him the kindest responses of a kind heart. He kept no record of these responses. The only complete record of them is in heaven. Generally among men they were only known to the giver and the receiver. His habit was to conceal them from the gaze of all others. In many cases, it afterward appeared, that he enjoined concealment. The presumption therefore is, that even now only a little is known of what he did in this way. Musical amateurs are well known to possess, generally, much more of a love of melody and of refined taste, than of cash. Mr. Chickering was the very friend they needed; and he was always a friend to such—to furnish them with material aid. It has come to light, that he provided the means to enable several to visit foreign countries for study and observation. There may have been many similar cases, not yet known. The particulars of one are given below, as they were published in "The Musical World," the next week after Mr. Chickering's death.

"A TRUE STORY.—Many years since, a boy, who thought and dreamed of nothing but music, wandered into a certain large establishment in Boston, where his favorite instruments were manufactured. Passing into the extensive saloons where these instruments were displayed, he sought out a quiet corner, and seating himself at one of those mag-

nificent pianos, he first looked around, to be sure that no one was listening, and then began to play some of those beautiful waltzes of Beethoven, which at that time, so suited his capacity, and suited his heart. Borne away in a delicious musical reverie, he did not for some time observe, that a figure had stolen up to him and was listening as he played. A benevolent face was over him, and a kind voice addressed words of commendation and praise, which, being the first the boy had received, sent the blood tingling to his cheeks. The proprietor of the establishment, for it was he, then asked the boy if he would like to come and live among those pianos ; discoursing just such music to purchasers—thus forming, in a word, a connection with his establishment. But books and college were before the boy ; and wondering at the proposition, he timidly thanked the proprietor and declined.

“Years passed away. School and college were done with, and the books thrown aside. The boy had reached manhood ; but still the spirit of music haunted him, and again he found himself in those spacious saloons. He had just ceased playing upon one of those magnificent instruments again, and stood looking dreamily out of the window, and down upon the crowded ‘Washington-street’ below. Again a quiet figure stole up to him, and a most musical and pleasant voice began to speak. The person before him was of small stature, had the manners and garb of a gentleman, was dressed in black, with a single magnificent diamond pin in his bosom ; the only contrast in his appearance was the clean white apron of a workman, which he wore. It was the proprietor of the establishment again ; who, wealthy as he was, had his own little working cabinet, with an exquisite set of tools, and there put the finishing touch to each of his beautiful instruments ; a touch he intrusted to no one else. The proprietor inquired kindly of the young man as to his plans for life. These, alas ! were

undetermined. The voice of music was more fascinating than ever; but a learned profession of some kind seemed to be the wishes and expectations of his friends. Music, however, was his first and strongest love, and he had sometimes thought, if he could but go abroad to study, he would decide for that. But he was poor. His father had given him his college education and his blessing, as capital for life. A harsh struggle with the world was before him; music, therefore was hardly to be thought of.

"In the quietest tone of that low, pleasant voice, the proprietor, as though making an ordinary remark, rejoined, '*Well, but then, if the sum of five hundred dollars a year for a period of four years would suit your purpose, I could easily supply you with that*'"

"The world grew dim before him, and the young man almost staggered with surprise; but when he recovered himself, there was the same quiet gentleman standing beside him, and looking pleasantly out of the window.

"Two months afterward the young man sailed for Europe, where he passed the allotted time, and longer, from means with which his own compositions in the mean time furnished him. And whatever of knowledge, and whatever of artistic culture, and whatever of success in life, as connected with art, have since been his, he ascribes entirely to that most generous and noble-hearted Macænas of art. And to the latest days of his life will he never cease to cherish the memory of his first and best friend.

"That noble friend was Jonas Chickering, of Boston, and that boy is the present editor of the *N. Y. Musical World*—the writer of this article; and nothing would have prevented a grateful declaration of this noble deed, but the unwilling condition absolutely imposed—*of silence; that the circumstance should be revealed to none but to parents*. But such a condition is surely canceled by death; and a long-repressed gratitude must, at length, proclaim itself to the world."

Another trait in the character of Mr. Chickering should not escape notice. He was kind to his workmen, and paid them liberal wages. Whenever any one of them became particularly valuable to him, an addition was made, without solicitation, to his wages. The amount of wages was ordinarily graduated according to the skill and the fidelity of the recipients; and in no instance did he take advantage of their necessities in reducing their compensation. On the other hand, he was most indulgent to persons who became indebted to him, and from disappointment became unable to make prompt payment. An oppressive, heartless creditor, is one of the most odious and detestable tyrants that live. A debtor comes before him submissive, and broken-hearted, and begs indulgence, but no forbearing look meets his eye, and no word of comfort enters his ear. Far different was Jonas Chickering. He was accustomed to say, "If you cannot pay me now, pay me when you can; and if never able to pay me, I shall not trouble you; do not be discouraged; go about your business, and you will get along well enough." Such a reply quieted many a one, who had unexpectedly become unable to meet his liabilities.

Mr. Chickering's success in business depended on the high reputation of his instruments. Other manufacturers were to be found who made instruments that were good, and when pronounced to be so by competent judges, did not fail of finding purchasers. But the name of Jonas Chickering on his instruments was a sufficient guaranty of their quality. The name itself would make a market for them. The following authenticated facts will show the value of his name upon a pianoforte. At a time when his reputation had been spread widely abroad, a pianoforte manufacturer of Boston applied to the legislature of the State for a change of name, with the privilege to take the name of *Chickering*. The application was granted, and the name

was sent forth to the world on the instruments of his manufacture. The object could not be mistaken, and Jonas Chickering had the mortification to see the instruments from a different manufacturer mistaken for his own. He did not, however, institute a querulous litigation about the matter, nor enter into any contest of words in the public prints. He pursued a wiser course, and quietly expressed the facts to the same legislature in an humble petition for redress. The consequence was, that the legislature retraced its own steps, and compelled the new-fledged *Chickering* to resume his previous name.

Were we writing a full biography of Mr. Chickering, we should repair to his fireside and see him in the midst of his family. There we should find an exhibition of conjugal affection, of paternal kindness and patience, and of unwearied assiduity to render all belonging to his household contented and happy, that would furnish a model for the imitation of all having families. We should go to the church and see him humble and devout, lowly in feeling and deportment, as if he were the poorest man in the congregation; willing, like his divine Master, who washed the feet of the disciples, to perform any service required by his brethren; yet always ready, like a rich steward of his heavenly Father, to withhold no pecuniary aid in maintaining the institutions of religion. Instances might be given wherein the courts of Zion were made additionally beautiful and glorious through his agency and liberality. And we should go to the several halls of the charitable associations with which he was connected, and to which he gave new vitality and efficiency. There we might glean up anecdotes of his ministration to all classes of persons in the straits of poverty. If the widow and the orphan were objects of his unfailing solicitude, the most repulsive objects of society never caused him to forget that he was their brother. The blackest Ethiopian skin never caused him to

turn away his eyes from having compassion on the Ethiopian heart pulsating and throbbing therein. But our purpose is not to furnish any thing more than the great features of his life, particularly such as may be signs, and tokens, and beacons to the young, whose germinating aspirations and energies are just beginning to look forward on the antagonism of the world, in their career to eminence. To them these features in his life will be an admirable chart. If they adopt it, if they adhere to it, if they unwaveringly follow its teachings, they will experience no mortifying result. They may not all reach his high elevation, but in an honorable fame and in adequate competency, rarely will one fail of victory. Hence, this chart, with the name thereon of him whom we describe, in bold relief, should be hung up in every workshop, in every dwelling-place of the farmer, and in every counting-house of our country!

Any one witnessing the deep sensation produced in Boston by the death of Mr. Chickering, will not charge us with an over-estimate of his character. Rarely in that discriminating, cautious city has such a sensation been produced by the death of one of her citizens, however distinguished. Rarely on the funeral occasion of any one of them have there been such unmistakable demonstrations of respect. This sensation was felt in all classes, from the highest to the lowest, among mechanics and merchants, especially among the lovers of music, and scarcely less among those of the learned professions. Without witnessing it, no one could adequately realize how deep and general it was. The whole heart of the city seemed to be stricken with sadness. In Parker's "Tribute to the Life and Character of Jonas Chickering," are nearly forty pages filled with notices of him and his funeral obsequies, from the periodical press. Nothing like it in the country is known. We transcribe a very few of them as samples.

From the Boston *Herald* of Dec. 9th, 1853 :

"Death has, within the last twenty-four hours, struck down in our community, without a moment's warning, one whose loss will be most deeply and widely deplored by our citizens. Mr. Jonas Chickering, one of the most useful, charitable, and noble-hearted men that ever lived, died suddenly last evening. . . . He was president of the Massachusetts Charitable Mechanic Association, and has been identified with numberless public charities. A list of his private acts of benevolence, known to himself and the recipients of his bounties, and the God of the poor and fatherless, would fill volumes. Boston has been deeply indebted to his genius, enterprise, and business energy. The immense business which he has here built up, not only for himself, directly, but for others, has proved honorable and profitable to the whole city as well as to himself."

From the *Boston Traveller*, Dec. 12th, 1853 :

"The funeral of the late Mr. Chickering took place this morning, and was largely attended. The workmen who were in the employ of the deceased, assembled at the ware-rooms, whence they proceeded to his late residence, and were joined by the other pianoforte-makers of the city, under the marshalship of Timothy Gilbert; members of the Handel and Haydn, and of the Musical Education Societies, the Massachusetts Charitable Mechanic Association, St. Andrew's Lodge and St. Andrew's Chapter, and the Grand Lodge of Massachusetts of Free and Accepted Masons, and the De Molay Encampment of Knights Templars. These societies formed in procession, and escorted the body, followed by the family and immediate friends of the deceased, to Trinity Church, where the funeral services were performed by the Rt. Rev. Bishop Eastburn, assisted by the Rev. J. Cotton Smith. In the procession were more than eight hundred persons. In the ranks were the Hon. Abbott Lawrence, the Hon. Robert C. Winthrop, Gen. Henry

K. Oliver, and other distinguished citizens. The church was crowded to it utmost capacity, and there were hundreds in the street who were unable to gain admittance. By the order of the mayor the various church-bells of the city tolled."

From the Boston *Morning Post*, Dec. 17th, 1853 :

"What was the mighty power which clothed Jonas Chickering with such loveliness as to command the willing affections and respect of an entire community? which disarmed the sting of jealousy and the poison of envy? which divested the selfish heart of its coat of steel, and the ebullitions of malice of their hate? which called alike together the great, the humble, the rich, and the poor, to do him honor at the same altar, prostrate in prayer, and to follow in unparalleled numbers his remains to the land of the dead? why such a throng in the funeral procession of a mechanic, removed but a few hours from his bench of labor?

"It was in honor of the SPIRIT OF DUTY which had been beautifully illustrated in the acts of the deceased. It was to celebrate the glorious achievements of one who sought no higher distinction than that of faithfulness to the simple requisitions of the GOLDEN RULE—to encourage the citizen in responding to the calls of patriotism, to honor the man who was true to humanity, to give aid with a cheerful spirit to the cause of truth at all times and everywhere, to promote science, and to cultivate the religious affections, to count it a privilege to serve friends in want, and to console them in seasons of affliction; to afford strength to the weak, means to the unfortunate, and a good word to all. His ambition was to be useful."

These extracts, taken almost at random from a large mass of obituary notices of Mr. Chickering, published at the time of his death, are a fair specimen of the whole. Our limits do not admit the insertion of others. At the time of one's death it is somewhat common, that the public press is too profuse in eulogy; and that as time chastens

our impulses and our tastes, some qualification is deemed advisable to what was uttered under such circumstances. It does not so happen in regard to what was said of the subject of this sketch two years ago. It now appears as it did then, the language of truth and sobriety. So may it always appear. His remains were carried to Mount Auburn, one of the most lovely rural cemeteries in our country. There they repose in fellowship with names deeply-written upon the pages of our history. There repose the remains of the philosophic Spurzheim, whose labors form a new era in his department of study! There repose the remains of Hannah Adams, one of the first and one of the most respectable of American female authors! There repose the remains of the accomplished jurist, Joseph Story, whose profound learning will be a monument to his fame to the end of time! And there repose the remains of Samuel Appleton, whose life was an honor to his species, and whose more than princely eleemosynary endowments will be an undying and unfading record of his philanthropy!

A man is not deserving great publicity simply because he acquires great wealth. This is done occasionally by means that are to be reprobated. It is sometimes done by fraud and oppression. It is sometimes done by gross dishonesty upon public or individual rights. It is sometimes done by the pursuit of a business in no way conducive to the public benefit, but every way operating to the public injury. Is that man a public benefactor who makes a fortune by cheating the laboring classes of the community? Is that man a public benefactor who makes a fortune by getting up some great scheme for speculation—a swindling bank or insurance company—the effects of which on society at large are like a pestilence or a famine? Is that man a public benefactor who makes a fortune by forestalling the market, thereby causing the masses to pay double or

greatly increased prices for the necessities of life? Is that man a public benefactor who makes a fortune by distilling whiskey, thus scattering broadcast over the land the most deadly of poisons, causing poverty wherever it goes, sorrow and tears to the disconsolate wife, paupers to the almshouse, and convicts to the penitentiary and the gallows? Most surely not! Such men are not benefactors to the public! They are a curse to it; and their names should be blotted out of existence, or go down to posterity stamped with infamy.

Nevertheless, fortunes may be made, and sometimes are made, in a manner to secure for the owners the gratitude of all mankind. The individual is a public benefactor who makes and brings into use a scientific discovery, or a mechanical invention, that will treble or quadruple agricultural products without an increase of labor. The individual is a public benefactor who provides beneficial and reputable occupation to multitudes of the laboring classes, whether in navigation, or manufactures, or in the cultivation of the soil. The individual is a public benefactor who, by honorably acquired wealth, endows public hospitals and asylums, thereby to ameliorate human suffering—and also public literary institutions, thereby multiplying the facilities for education and useful knowledge. And most surely the individual is a public benefactor who provides means to prevent crime, and to induce moral and social refinement and elevation.

In more than one of these particulars Jonas Chickering merits the commendation thus affirmed. He verily provided respectable and remunerative occupation, during many years, for many hundreds of his fellow-men. It is equally evident, too, that he was accustomed to bestow valuable portions of his pecuniary means on persons that were unfortunate and needy. Many a tear did he thus cause to be dried up. Many a bosom did he thus cause to swell

with joy and gratitude. Many a spark of human genius did he thus cause to be kindled into a full, living, bright orb to illuminate the world. And we do not remember one in his time who did more to prevent crime and to stimulate the purest impulses to a life of virtue. There was in his aims and labors an achievement that had reference to man's spiritual nature. There is in music a power over this nature, sometimes, nowhere else to be found. It occasionally is known to operate over the most fierce and venomous of the brute creation, soothing their anger and quelling their ferocity. Well-authenticated anecdotes of this are numerous. They abound in works on natural history. Who does not know that martial music stimulates more intensely an army moving forward to deadly conflict than do the points of the bayonets in their rear; and that even the steed as well as the soldier, under its influence, rushes forward frantically till pierced by the instruments of death? Such is the fact, and it furnishes an argument in favor of our hypothesis which can not be controverted. The charm of music upon the animal named is proverbial. This subject is not well understood; or, if understood, it is not duly applied to practical purposes. It is believed that a fiddle, or any other exciting musical instrument, would do more than a dozen green-hide lashes in subduing the obstinacy of a vicious or balky horse; and the use of it would surely be more conducive to the good-temper of the driver.

It is not martial and powerfully exciting music only that favors our hypothesis. We are somewhat familiar with the toils and the wearisomeness of rural and mechanical labor; and we have ever noticed that the joyous songs of the birds in the spring-time of the year tend to the cheerfulness and the animated vigor of the husbandman. By them he is frequently led to the exertion of his own vocal powers. If the laborers in the field, and the woman at the wash-tub, will sing away the day as they apply their hands

to their respective tasks, we need not apprehend but that the work will be seasonably and well done. We have often witnessed such results. We are also somewhat familiar with the routine of elementary education. We remember the period, fifty and sixty years ago, when the confusion and disorder of the school-room reminded one of ancient Babel; when birchen rods were carried thither by hundreds; when the teacher spent half of his time in using them, and when his own originally sweet temper was thus changed to the nature of pure vinegar. Better influences, at later dates, in a measure, have taken the place of such vile instruments of barbarism. Moral suasion is now the popular force for preserving the dignified peace and supremacy of the teacher. Music also is beginning to lend him her enchantments. Music is now taught in many, and it should be in all schools. Let there be in every school-room a good pianoforte, and a daily use of it, with an accompaniment of the human voice from teacher and pupils, and there will be little or no occasion for corporal discipline, or want of study and creditable proficiency.

A reference may also be made to the music of the Christian temple, in illustration of our theory. On entering that temple, how much do the mellow tones of the church-organ come over the spirit of man like the benignant breath of heaven, driving from his mind wandering and unholy thoughts, and causing therein a kindling devotion, which passes from bosom to bosom, like an electric fire, till all become animated with it, and the loud and melodious union of hearts and voices causes the church on earth to remind us of the church in heaven! It is the music of the church as well as the preaching of the church that brings together a great assemblage—and, we will add, that softens the heart, and makes it submissive to the divine will. Were it not for this music, how many faces now familiar in the place of Christian worship would rarely or never be

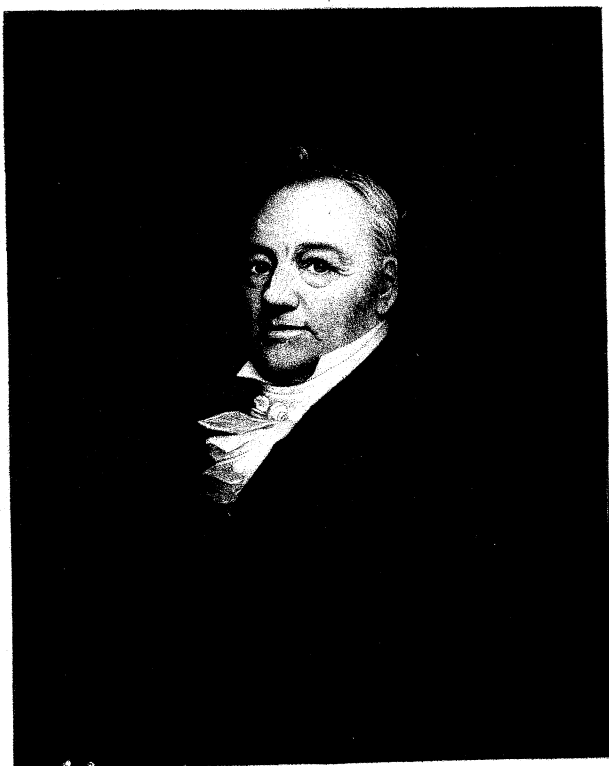
seen there! Were it not for this music, how many hearts now made penitent would remain hard, and unproductive of pious emotion! Surely, then, the promoters of church music are most important and efficient auxiliaries to the Christian ministry, and efficient instrumentalities for the promotion of good morals.

All here said in favor of church music, and even more, may be said in favor of music in the family. Stated music also in the family conduces to order, decorum, and good temper, as well as in the school-room. The lullaby of the nursery is frequently better than paregoric in quieting the restive infant. If the mother will use her voice in stanzas delineating the passions, the trials, and the pastimes of children, seldom indeed will she have occasion to scold at her offspring. And at evening, especially in long evenings, how much will music about the fireside tranquilize passions that have been excited, chafed, and irritated by the labors and perplexities of the preceding day! Wherever it can be had, let there be a good pianoforte, and fingers well trained to use it. Let it be habitually used by the mother, or her daughters, if she have them of age to do it. Let the voices of the whole family be led by it. If the toils of the day have been unusually burdensome and exhausting, music that is exciting will be best. The Marseilles Hymn, or something of like tendency, should be selected. That will refresh and exhilarate prostrated energies. If these toils have been attended with outbreaks of passion, select music that is soothing and plaintive. That will restore the mind to its proper equilibrium. If any of the younger male members of the family are too much inclined to wander abroad in search of amusement or pleasure, how easy it is for a sister, by the aid of the piano and her own sweet voice, to change the purpose of a heedless, erring brother! In such an exigency, no efforts in this way should be spared. Rarely is a young heart so wayward and obdu-

rate as not to be won and melted when listening to "Sweet Home," and other kindred productions. What young man can fail of being indissolubly united in the family circle, if accustomed to watch the falling tears and to listen to the impressive accents of an affectionate sister, when engaged in such an evening performance? Thousands of young men, in this way, it is believed, are saved from a course of fashionable folly and sin. If the pianoforte and its frequent use were as common at the fireside as we hope it will become, thousands more of young men will be saved by their sisters from irregular habits, from dissipation, and from crime.

The moral influence of music is much better understood than it was. Doubtless it will hereafter be better understood than it now is. Many of our large cities are beginning to provide evening music in places for public resort. This is done upon the principle we here suggest, to attract the heedless, the restless, and the wandering, from amusements and indulgences that might end in ruin. Thousands of young men, and sometimes middle-aged men, are abroad in every large city for some undefined pleasure, mainly because they know not what to do with themselves at home. If they had such homes as all ought to have—such as we have described—they would not be exposed as they now are to temptation. It is wise and paternal to provide this substitute for the lack of music in the family. In this way a band of music will do more than a score of constables in preserving the morals of a village or city. Moreover, free concerts would do more to the same glorious end than scores of prosing moral lecturers. These agencies for rational amusement, and these antidotes to crime can not be too highly commended. They should be in every town, village, or city large enough to maintain them. Money for them is well spent, as it is for the pianoforte in the private family.

Much more might be added on the subject, but our object is only to offer a few suggestions, tending to show the agency of Mr. Chickering in furnishing instrumentalities for rational amusement, for social order, and for good morals. It is well known that gravitation keeps in a dense consistency the particles of matter in our globe, and also duly balances the other spheres of the solar system. In an analogous way, music is a conservative power in regulating the wayward and discordant passions of the heart. We affirm, therefore, that Jonas Chickering, in making fourteen thousand pianofortes to be used in so many families, and especially in so improving the instrument himself, and in stimulating others to improve it, that hereafter its use may be increased a hundred-fold, is more of a public benefactor than in the particulars previously stated. For this alone his name should be transmitted to posterity in company with the best names of the age. Indeed, every instrument he made, and every one made or to be made by others possessing his improvements, should be and will be, wherever found, so many monuments to his fame, better than monuments of marble or bronze.



Engraved by T. Doney.

Asa Clapp

ASA CLAPP.

THE subject of this memoir, the Hon. Asa Clapp, died at his residence in Portland, Maine, on the 17th of April, 1848, in the eighty-sixth year of his age. He was born in Mansfield, Bristol county, Massachusetts, on the 15th of March, 1762. He was the oldest son of Abiel Clapp, Esq., a farmer of high respectability, and who filled what were then considered very important stations in the towns of New England, the offices of magistrate, and the commander of the military company in that ancient municipality.

Being deprived of his parents at an early age, he was left entirely dependent upon his own exertions for advancement. But at this period, he was not unmindful of the demands which the future might make upon him, and through his own energy and perseverance he succeeded in securing a common school education. As an incipient indication of that ardent and daring spirit which characterized his whole career, this patriotic orphan boy, when only in the sixteenth year of his age, gallantly volunteered to act as a substitute for a young man who had been drafted as a soldier in the expedition under Gen. Sullivan, for the expulsion of the British army from Rhode Island, in 1778. He was immediately appointed a non-commissioned officer, and remained in service until he was honorably discharged. Such, however, was his devotion to the cause of liberty, and his eagerness to assume the responsibilities of active life, that he was unable to remain unemployed, even for a single month; and again leaving his home, he proceeded on foot to Boston, where, without money, without friends, without even the advantages of acquaintances, he was impelled to make in-

stant efforts in the cause which lay nearest his heart. He therefore immediately entered upon the adventurous life of a mariner, in one of the numerous private armed vessels which were fitted out in all the northern ports.

In a brief period, he honorably distinguished himself in his new position, and notwithstanding his youth, was promoted to the position of third officer of a large ship, mounting twenty guns, and commanded by Capt. Dunn. In this vessel he made numerous successful cruises, and the fidelity, intelligence, and intrepidity with which he performed the duties of his station, did not fail to attract the attention of the commander of the ship, who availed himself of the first opportunity to promote him to the first lieutenancy. He was in many desperate engagements, in one of which he was severely wounded. To him the hour of peril was one of eager and conspicuous activity, and whatever the occasion demanded, he was always found equal to.

On one occasion, the ship in which he was sailing as first officer, having been subjected to the buffetings of head winds and stormy seas, was discovered to be leaking dangerously, so much so that the safety of the vessel and all on board became questionable. While in this dilemma, night approached, and a perfect calm fell upon the winds and the waves. Still, through the strained seams of the ship, the waters could be heard forcing their way, and constant efforts at the pumps were required to prevent the gallant vessel from sinking deeper and deeper into the bosom of the ocean.

At this time, an English ship, becalmed, was discovered far away on the horizon, but imperfectly discernible in the dim twilight. A boat, under the command of Mr. Clapp, and manned by volunteers, was immediately put in readiness, and as soon as darkness had settled upon the waters, took its departure for the strange vessel, then many miles distant. The sailors plied the oars with courage and good-

will, and such was the adroitness of their movements, that the first notice which those on board the British ship had of their approach, was a summons to surrender, accompanied with a discharge of fire-arms. The watch fled below, panic-stricken, and the boarding party took possession of the deck, and, in a brief interval, of the vessel, without the loss of a man. The prize proved to be an outward bound West Indiaman, mounting eight guns, with a complement of men treble the number of the captors. In the many positions of responsibility which his official connection with the vessels in which he served imposed upon him, he was invariably distinguished for his wisdom, forecast, and correct judgment. Having acquired distinction by the intelligence, enterprise, and eminent skill he had evinced as a navigator, he obtained the command of a ship at the conclusion of the Revolutionary War, when he had but just reached the era of manhood. He was at Port au Prince, in the island of St. Domingo, when the attack was made upon that city by the negroes, and with Joseph Peabody, Esq., of Salem, then in the merchant service, rendered most essential aid to the white population, who were exposed to plunder and slaughter during that horrible servile convulsion.

Mr. Clapp married, in 1787, Miss Eliza Wendell Quincy, of Boston. She was the daughter of Jacob Quincy, Esq., a distinguished physician of that place, and a lady of great personal attraction; she was a most devoted and affectionate wife and mother, and a sincere and exemplary Christian. She was kind and generous in all her social relations, and always ready to devote her time and attention to relieve the sufferings of those in distress, and long will the recollection and influence of her virtues be cherished and felt by all who knew her. She died on the 21st of November, 1853, after a very brief illness, at the age of ninety years, five years and seven months after the decease of Mr.

Clapp, sixty-one years and seven months of her life having been passed in the near and dear relation of a beloved and respected wife.

In the year 1793, Great Britain, Russia, Spain, Prussia, and the Emperor of Germany, concluded a treaty providing that they should close their ports against all vessels belonging to France, and unite their efforts "to prevent other powers, not implicated in this war, from giving, on this occasion of common concern to every civilized state, any protection whatever, directly or indirectly, in consequence of their neutrality, to the commerce or prosperity of the French, on the sea or in the ports of France." Extreme measures were the order of the day, and the commanders of all British armed vessels were instructed to bring into British ports such vessels of neutral nations as were believed to be bound for France, if they had provisions on board, and all vessels proceeding from the French colonies to any part of Europe. It may well be supposed, that orders leaving such a wide margin to the discretion of the commanders, many of whom were unfit to be intrusted with delicate duties, were the pretext for numerous unwarrantable encroachments upon the commerce of the United States. Indeed, it is not improbable that Great Britain was, even at that time, apprehensive that the United States might, at no distant day, become a formidable commercial rival. Be this as it may, numerous American vessels were detained upon the slightest pretexts, and many without any excuse whatever above an ill-grounded suspicion. Mr. Clapp, who then commanded a ship trading between the United States and Europe, was captured by Sir Sydney Smith, and carried into England. After a detention of six months in London, his ship was released by a decree of the courts of admiralty, and his cargo paid for by the British Government; and so ably and judiciously was the affair managed by him, that instead of its resulting in a loss to the owners,

it proved to them, in a business point of view, a highly profitable occurrence.

After passing several years in the command of various ships, he finally established himself as a merchant at Portland, in the year 1796. Here he gradually became largely interested in commerce, in which occupation he acquired an extended reputation for the exactitude and perfection of all his business habits, securing to him a credit not only at home, but in foreign countries, which was probably unsurpassed by that enjoyed by any other American merchant of that day.

Notwithstanding the multiplicity of duties demanding his attention, Mr. Clapp kept constantly in view the vast importance of a thorough knowledge of the commercial affairs of foreign countries; hence we find in his note-book numerous records of instructions, given to the commanders of his vessels, to spare no exertions in acquiring such facts as would tend to enlarge the channels of trade, or contribute to his own store of valuable information. In this manner he did much toward extending our intercourse with other nations, while his example aroused a spirit of enterprise and ambition throughout the entire commercial circle in which he moved.

When Congress laid a general embargo, December 22, 1807, on the shipping in the ports and harbors of the United States, to preserve our neutrality, the honor of our flag, and the rights of sailors inviolate, Mr. Clapp was found among the firmest supporters of the national government, although the position he thus assumed was most adverse to his pecuniary interests. In fact, such was the disastrous effect in Portland, that Mr. Clapp and only a very few others engaged in commerce, were enabled to stand firm against its crushing effects.

In the year 1811 he was a member of the Council of the Commonwealth of Massachusetts. This was previous to

the separation of Maine from that State, when Elbridge Gerry was governor, and William Gray lieutenant-governor. These times were exceedingly eventful, and Mr. Gerry's administration bore a distinguished part in the work of reform which was then progressing. The course which Mr. Clapp pursued at this period, in reference to the acts of government, is the best evidence that can be adduced to prove that his devotion to the country's interest in preference to his own, was of that controlling and abiding character which is only found in the bosom of the true patriot. A large proportion of his wealth was involved in commercial enterprises, but when Congress, on the 4th of April, 1812, laid an embargo on all the vessels within the waters of the United States, the act, although it portended war, received his cordial approbation. And when a few months later, war was declared to exist between Great Britain and the United States, Mr. Clapp gave government his warmest support, and this support was continued unabated throughout the war, notwithstanding nearly all of his ships were in consequence driven from the ocean, and laid up to decay in the docks.

Nor was his defence of the government exhausted in empty professions of confidence and adherence, but when the national finances were seriously embarrassed, and it became a work of great difficulty to negotiate government loans, he came forward, voluntarily, and subscribed more than one-half of the whole amount of his property to sustain the national credit, and, by his example and influence, rendered essential aid in procuring subscriptions from others. The full force and value of an act of this character, when the government had become almost bankrupt, and a powerful party was constantly uttering bitterest anathemas against the administration, and those who had the boldness and patriotism to befriend it, can hardly be realized in

these days of overflowing treasuries and superabundant national strength.

A corps of volunteers, composed of many of the most respectable and worthy citizens of Portland, was organized for the protection of the place against the fleet, which was committing numberless depredations between the Penobscot river and Eastport, and to this company Mr. Clapp speedily attached himself as a common soldier.

During the entire war most of his business suffered from the general paralysis which prostrated labor in all parts of the country, but unlike its effect upon many others, the disastrous results which were the natural consequences of the contest, only served to increase the intensity of his opposition to the enemy, and to stimulate him to renewed efforts and greater sacrifices. His residence, during that period, was a place of general resort for the officers of the army and navy, and the constant scene of a generous hospitality that was not surpassed in New England. Mr. Clapp's views of the relations which should exist between the government and the governed, were of a purely democratic character, and such as are now maintained by our most worthy and far-seeing statesmen. Upon this point we dwell with considerable interest, as nothing better portrays the liberal cast of his mind, than the enlarged opinions which he was wont to express upon fundamental principles of governmental policy. In this connection, therefore, we can do no better than to quote the language of an eminent jurist of his native State, language uttered shortly after the close of the Revolution, and which made a lasting impression on his mind.

"What remains, then, to make us the happiest people on the globe, favored as we are with the wisest and the freest constitutions of civil government; encircled as we are with the blessings of peace, health, and plenty, but that we carry

into private life those principles of reverence for the Supreme Governor of the world; and that industry, public spirit, frugality, and benevolence, which will not fail to insure the continuance of those blessings? Let every one, then, in his station, cultivate those virtues, and we should soon find crimes would become less in number and in magnitude, and society rapidly advancing to its highest state of perfection. We should have the satisfaction of reflecting that we had discharged our duty, by contributing all in our power to the general welfare, which is best promoted by the practice of that righteousness which always did and always will exalt and dignify the character of a nation.

“ We have the happiness to live in a country where our rights are fully understood and freely enjoyed; and America furnishes one among the few instances where the blessings of civil liberty and the rights of mankind have been the primary objects of their political institutions, in which the rich and the poor are equally protected; where the weak are defended against the usurpations of the violent, and where merit and abilities can be the only claim to the favor of the public. May we not, then, pronounce that man destitute of the true principles of liberty, and unworthy the blessings of society, who does not at all times lend his aid to maintain and support a government on the preservation and due administration of which depends his own political as well as private happiness? It is in vain to think of supporting a free government, unless it be by the virtue, public spirit, and affection of its members. Governments of other descriptions may be supported by the intrigues of officers and magistrates, and by the terror of arms; but that which owes its existence to the will of the people, must derive its support from the same source: hence it becomes the duty as well as the interest of every citizen to aid the magistrate in the faithful discharge of his office, without which the laws, or in other words, the will

of the great body of the people, cannot be carried into effect ; without which the government will be but a name—a useless burden on the people.”

Shortly after the close of the war, in 1815, Mr. Clapp again became largely engaged in commerce, and in most of his enterprises he was eminently successful, and continued to be one of the most fortunate and distinguished merchants in Maine, until a short time before his decease, when it became necessary to relinquish his commercial business. His navigation was so far extended that he had vessels employed in the trade with Europe, the East and West Indies, and South America.

There are but few persons in New England who have built more ships, and employed more mariners, mechanics, and laborers, in all the numerous branches of maritime industry, than the subject of this memoir, or done more to promote the interest and prosperity of Maine.

In 1816 he was appointed, by the President of the United States, one of the commissioners to obtain subscriptions to the capital stock of the Bank of the United States, to which corporation he was the largest subscriber in Maine. Mr. Clapp did not retain his interest in this institution but a short period ; the stock having largely advanced, he very soon improved the opportunity to dispose of his shares, bearing in mind what multitudes have recollected when too late, that every flood-tide must have its opposite.

During many years he participated in the active direction of various banking institutions, and added much to his reputation as a careful and skillful financier.

Having been a strenuous advocate for the independence of Maine, he was elected one of the delegates of the convention which was holden in October, 1819, for forming the Constitution ; and was conspicuous for the able manner in which he participated in the laborious and highly responsible duties which were devolved on that important primary

assembly of the people. He was for several years a representative, from Portland, in the legislature, and there was not a member who was listened to with more profound attention, or whose opinions upon all the various subjects that were presented for consideration, were more universally respected.

Mr. Clapp had three daughters and two sons. The eldest daughter married the Hon. Levi Woodbury, of Portsmouth, N. H.; the second daughter married Samuel R. Brooks, Esq., of New York; the third daughter married the Hon. Andrew L. Emerson, of Portland. The elder son, Charles Q., married the daughter of Gen. Joshua Wingate, of Portland, and the second son, Asa W. H., married the daughter of Gen. Henry A. S. Dearborn, of Roxbury, Mass.

The practical knowledge of Mr. Clapp was frequently of material service to those employed in legislating upon the subject of the tariff; members of Congress, and others in higher stations, seeking his opinion, and often shaping their course in accordance with his counsels.

The last few years of his life was a period of constant devotion to all the ramifications of a business that furnished employ to hundreds of his fellow-citizens, and proved to him the overflowing harvest that follows an industrious seed-time—that delightful autumn of existence to which all men aspire, when a life of noble labor is rounded by a consciousness that the work has been well done.

In the year 1842, the credit of Ohio and other States depreciated very materially, a general panic pervaded monetary circles, and confidence in the ability of those States to pay the interest on their indebtedness, was much shaken. Mr. Clapp, however, took a favorable view of their condition; he saw in the undeveloped resources of their rivers, and valleys, and forests, and mines, in the wisdom and elastic energies of their people, almost illimitable means of progress, and although contrary to the advice of distin-

guished financiers, he invested largely in the stocks of those States when at their greatest depression. The result which he had anticipated was not long delayed. These young States that had never felt the scourge of an evil government, had never known adversity in any form, with sufficient resources sleeping unemployed in their mountains and plains to rejuvenate a score of the decrepit nations of Europe, were the last portions of the earth which would repudiate honest liabilities. In a very brief period, men began to weigh their abilities, to maintain their credit, and no sooner was this examination made with candor, than confidence was restored.

After the many vicissitudes through which Mr. Clapp had passed—now as a soldier in the Revolution, now as a fearless defender of the flag of his country on the seas, now as the pioneer and director of the commerce of a great State, and rendering “aid and comfort” to the government in the shape of loans at a time of its utmost need—it is pleasant to know that the services he had rendered the country, and the position he had achieved in the mercantile world, were recognized, in the only manner then admissible, by the chief-magistrate of the nation.

When President Polk, in the course of his tour through New England in the year 1847, visited Portland, on learning that Mr. Clapp, then in the eighty-fifth year of his age, was confined to his house by illness, he immediately called, in company with the Hon. James Buchanan, then Secretary of State, and Commodore Stewart, to pay his respects to the venerable gentleman who had manifested so much devotion to the welfare of his country. As they entered, Mr. Clapp rose to his feet, although with much difficulty, such was his enfeebled condition, and briefly addressed the President, welcoming him to his residence, and congratulating him warmly upon the historic laurels which his administration had won in its conduct of the war then successfully

progressing with Mexico. The occasion was one of much interest to all the parties who participated in and witnessed the meeting.

Mr. Clapp possessed a capacious, energetic, and firm mind, with a strong memory, capable of great application, which was cultivated by study, and a constant intercourse with the most intelligent and illustrious gentlemen of all parts of the country. He was ever the kind patron of enterprising young men, and when satisfied with their integrity, he never hesitated to grant them liberal credits, without regard to their immediate means of payment, on the sale of the great variety of merchandise which he was constantly importing from all parts of the globe; and whenever there was experienced any of those disastrous revulsions in the commercial community which involve individual embarrassment, he was among the very first of the creditors to offer liberal terms of adjustment to those who were unable to meet the accumulated demands made upon them. His beneficence was expansive, and having acquired a very large fortune, his means were ample for its gratification; and to perpetuate his deep interest for the amelioration of the condition of the unfortunate, he has left a fund of eight thousand dollars for the education and relief of female orphan children, and four thousand dollars for furnishing fuel to unfortunate widows and other poor women.

Such remarkable exemplifications of the salutary influence and great advantages to be derived from activity of character, indomitable perseverance, rectitude of principle, and honorable deportment, are as instructive to the rising as they were encouraging to the various generations which have succeeded since he assumed a position worthy of all imitation.

So perfectly did he retain the energies of his mind, and that moral firmness for which he had been pre-eminently distinguished, that daily, and up to within less than an hour

of his decease, he attended to the management of his vast property, with the same calmness and exactitude as when in the full vigor of health, although entirely conscious that his end was near. And with such a system had he arranged his affairs, that at his decease there was only one small demand outstanding against him, which was for the daily paper to which he was a yearly subscriber, the year not having expired.

As a Christian, he relied upon the promise of the Messiah, for that life of heavenly immortality which he believed a merciful God was ever ready to confer upon those who acknowledged his divine power, and sought salvation with a contrite heart.

It is as true as it is creditable to our glorious free institutions of government, that it matters not in what condition of society a man is born, for all the avenues to advancement in wealth, letters, science, arts, and in civil, military, and naval distinction, are equally open to the children of the humblest, as well as those of the most affluent citizens of the republic; and most often is it from the sons of the former that are to be found the most celebrated merchants, physicians, divines, jurors, legislators, statesmen, philosophers, generals, and naval commanders, which have appeared in the United States.

If wealth is the object most desired to be attained, they have the successful examples of a Girard and an Astor; if eloquence at the bar or in the halls of Congress, they have only to emulate a Patrick Henry, a Hamilton, a Wirt, a Webster, and a Clay; if military renown, let them read the lives of Washington, Jackson, Scott, and Taylor; and if they are ambitious to bear the thunders of their country in triumph round the globe, they must follow in the refulgent wake of Preble, Hull, Decatur, Stewart, Perry, and Macdonough, whose splendid victories emblazon the history of the Union for their instruction.

The youthful should remember, that to be respected and honored, they have only to avail themselves of those precious advantages which have been so bounteously secured to them by their bold, enlightened, determined, and patriotic ancestors, in the establishment of this vast and flourishing republic, where freedom of thought, speech, and action give independence and confidence to genius, and the vigor of hope to cheer on the labors of enterprising experiment.

Thus it is, that the eventful life of such self-taught and self-directed men as was illustrated in the late venerated patriarch of Portland, is a perpetual stimulant to that commendable ambition, which seeks to be worthy of the respect of the good and the great through all succeeding ages. Like him, they must fearlessly advance, for success never fails to crown the honest efforts of untiring industry.

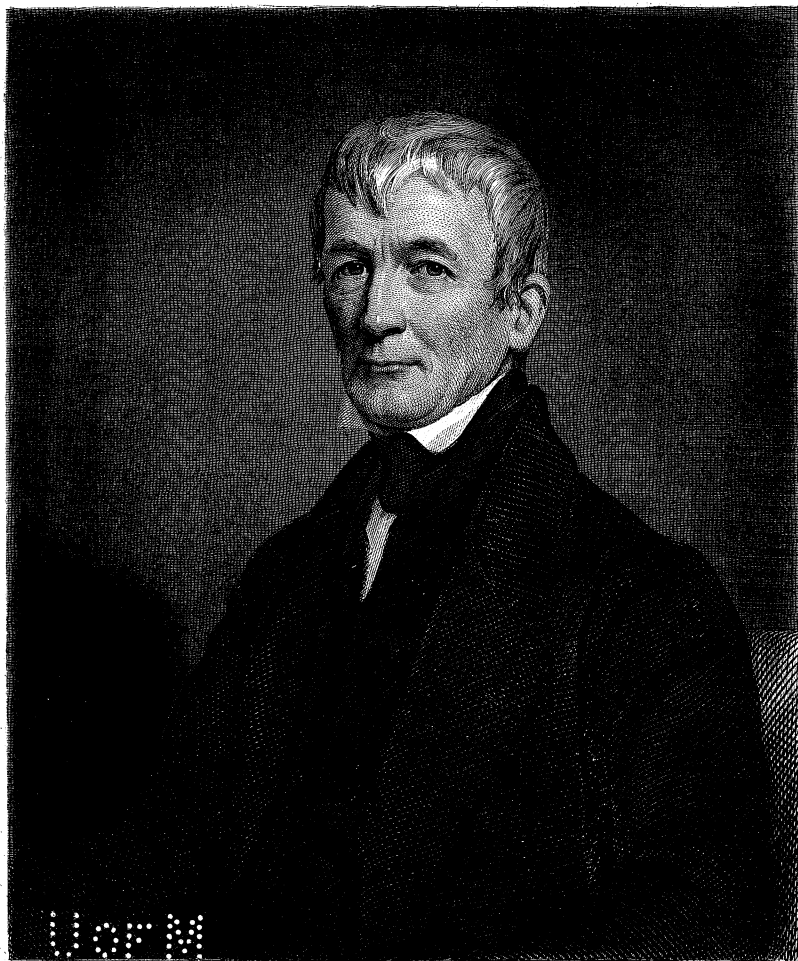
On the 20th of April, 1848, the religious ceremonies at the funeral of Mr. Asa Clapp were performed at his mansion-house in Congress-street.

There was an immense assemblage of relatives, friends, and fellow-citizens. A most appropriate and impressive prayer was made by the Rev. Dr. Nichols, in which he eloquently alluded to the fact, that the venerable man, whose death was so universally lamented, was the oldest patriarch of the first church which was established in Portland; and not only lived to witness the rise of that city from an humble village to the affluent commercial emporium of Maine, but by his enterprise and public spirit, had done as much as any other person to promote its prosperity.

The exalted estimation in which this excellent aged citizen was held by the whole community, was strikingly evinced by the mournful suspension of the flags of all the vessels in the harbor, and on the signal staffs of the Observatory, at half-mast, and the vast concourse of people who thronged the streets through which the large procession moved to the cemetery, where his remains were entombed. There could

be seen his aged contemporaries, representatives of the adventurous storm-beaten officers and seamen of the fleets of navigation, of all the various branches of mechanical industry, and of every other class of society.

Never has the death of any other person excited more deep and universal lamentation. It was like the solemn and emphatic expression of grief in an immense household, for the loss of its venerated progenitor.



G. F. A. Healy.

J. Cheney.

P. J. Jackson

PATRICK TRACY JACKSON.

THE rapid development of the natural resources of the United States, within the last half century; the material, intellectual, and, in some points of view, the moral progress witnessed throughout our land, have attracted the attention of the philosophers of Europe, and given rise to many ingenious, and some profound disquisitions. The nature of our institutions has been differently viewed, according to the partiality of the observers. With some, what was admitted to be good, has been attributed to a happy chance; while a great preponderance of evil, inseparable from republican institutions, has been supposed to be lurking in the background, ready, at some not very distant day, to neutralize or overpower all these apparent advantages. With others, the inherent energy of free institutions has been the assumed explanation of all that was admirable in our progress, and a future of still increasing prosperity fondly predicted.

To those of us who are accustomed to regard man less as a mere machine, the plaything of external circumstances; who view him as a being of strong powers and high responsibilities, the solution will be different. We shall recur to the history of New England, and trace, in the stern energy of the virtues of its founders, the cause, at once, of our institutions and of our success.

Not all the constitutions of the Abbé Sieyes could inspire the French people with a love of genuine liberty. The degraded descendants of the heroic Spaniards will crouch under military despotism, or bow to a foreign in-

vader, in spite of the best-worded "pronunciamentos" of a Santa Anna, or a Bolivar.

These views, confirmed by all history, are full of hope and of warning—of hope, in the future destiny of our race, depending, as it thus does, on our own moral and intellectual exertions, and not on the varying phases of external condition; of warning, that we do not, in blind reliance upon the advantages of our position, relax our vigilance and our efforts.

In this point of view, we may contemplate with advantage the personal history of those men, who, by their talents, their high standard of honor, their unwearied industry, have contributed to the material prosperity of our country in their own time, and have pointed out to those who came after them that the true path to success lies in an undeviating adherence to the purest and noblest principles of action.

These reflections are immediately suggested by the recent loss of one among us, who, in an eminent degree, united all these qualities. To a Bostonian, it will hardly be necessary to say that I refer to Patrick T. Jackson; so associated is his very name with public enterprise, purity of purpose, vigor of resolution, and kindliness of feeling. To those who have not enjoyed with us the privilege of his society and his example, a short account of his personal history may not be unacceptable.

Patrick Tracy Jackson was born at Newburyport, on the 14th of August, 1780. He was the youngest son of the Hon. Jonathan Jackson, a member of the Continental Congress in 1782, Marshal of the District of Massachusetts under Washington, first Inspector, and afterward Supervisor of the Internal Revenue, Treasurer of the Commonwealth for five years, and, at the period of his death, Treasurer of Harvard College; a man distinguished among the old-fashioned gentlemen of that day for the dignity and

grace of his deportment, but much more so for his intelligence, and the fearless, almost Roman inflexibility of his principles.

His maternal grandfather, from whom he derived his name, was Patrick Tracy, an opulent merchant of Newburyport—an Irishman by birth, who, coming to this country at an early age, poor and friendless, had raised himself, by his own exertions, to a position which his character, universally esteemed by his fellow-citizens, enabled him adequately to sustain.

The subject of this memoir received his early education at the public schools of his native town, and afterward at Dunmore Academy. When about fifteen years old, he was apprenticed to the late William Bartlett, then the most enterprising and richest merchant of Newburyport, and since well known for his munificent endowment of the institution at Andover. In this new position, which, with the aristocratic notions of that day, might have been regarded by some youth as derogatory, young Patrick took especial pains to prove to his master that he had not been educated to view any thing as disgraceful which it was his duty to do. He took pride in throwing himself into the midst of the labor and responsibility of the business. In so doing he gratified a love of activity and usefulness, which belonged to his character, at the same time that he satisfied his sense of duty. And yet, while thus ready to work, he did not lose his keen relish for the enjoyments of youth; and would often, after a day of intense bodily labor, be foremost in the amusements of the social circle in the evening.

He soon secured the esteem and confidence of Mr. Bartlett, who intrusted to him, when under twenty years of age, a cargo of merchandise for St. Thomas, with authority to take the command of the vessel from the captain, if he should see occasion.

After his return from this voyage, which he successfully conducted, an opportunity offered for a more extended enterprise. His brother, Captain Henry Jackson, who was about six years older than himself, and to whom he was warmly attached, was on the point of sailing for Madras and Calcutta, and offered to take Patrick with him as captain's clerk. The offer was a tempting one. It would open to him a branch of commerce in which his master, Bartlett, had not been engaged, but which was, at that time, one of great profit to the enterprising merchants of this country. The English government then found it for their interest to give us great advantages in the Bengal trade; while our neutral position, during the long wars of the French revolution, enabled us to monopolize the business of supplying the continent of Europe with the cotton and other products of British India. An obstacle, however, interposed—our young apprentice was not of age; and the indentures gave to his master the use of his services till that period should be completed. With great liberality, Mr. Bartlett, on being informed of the circumstances, relinquished his claim.

It was very nearly the first day of the present century, when Mr. Jackson commenced his career as a free man. Already familiar with many things pertaining to a sea life, he occupied his time on board ship in acquiring a knowledge of navigation, and of seamanship. His brother, who delighted in his profession, and was a man of warm and generous affections, was well qualified and ready to instruct him. These studies, with his previous mercantile experience, justified him, on his return from India, in offering to take charge of a ship and cargo in the same trade. This he did, with complete success, for three successive voyages, and established his reputation for enterprise and correctness in business.

On the last of these occasions, he happened to be at the Cape of Good Hope when that place was taken from the

Dutch by the English, under Sir David Baird, in January, 1806. This circumstance caused a derangement in his mercantile operations, involving a detention of about a year at the Cape, and leading him subsequently to embark in some new adventures ; and he did not reach home until 1808, after an absence of four years.

Having now established his reputation, and acquired some capital, he relinquished the sea, and entered into commercial pursuits at Boston. His long acquaintance with the India trade eminently fitted him for that branch of business ; and he had the support and invaluable counsels of his brother-in-law, the late Francis C. Lowell. He entered largely into this business, both as an importer and speculator. The same remarkable union of boldness and sound judgment, which characterized him in later days, contributed to his success, and his credit soon became unbounded. In 1811, at a moment when his engagements were very large, and when the state of the country was such, in its foreign relations, as to call for the greatest circumspection, a sudden check was given to his credit by the failure of a house in the same branch of business, with whom he was known to be extensively connected. His creditors became alarmed, and there were not wanting those who said that he ought instantly to fail. Mr. Jackson acted, under this emergency, with his usual promptness and resolution. He called upon some of his principal creditors, made a most lucid exposition of the state of his affairs, and showed that, if allowed to manage them in his own way, his means were abundantly sufficient ; while, so great was the amount of his liabilities, that, under the charge of assignees, not only might all his hard earnings be swept away, but the creditors themselves be the sufferers. So admirably had his accounts been kept, and so completely did he show himself to be master of his business, that the appeal was irresistible. He was allowed to go on unmolested,

and the event justified the confidence reposed in him. One of his largest creditors, the late William Pratt, Esq., was so pleased with his deportment on this occasion, that he not only cheerfully acquiesced in the decision, but offered him any pecuniary aid he might require. This was no trifling proof of confidence, when the amount of his liabilities, compared to his capital, at this dark and troublesome period, is taken into view. In the end, he gained reputation and public confidence by the circumstances that had threatened to destroy them. Within a year, all the embarrassments that had menaced him had passed away, and he continued largely engaged in the India and Havana trades, till the breaking out of the war in 1812. At this period, circumstances led him into a new branch of business, which influenced his whole future life.

Mr. Lowell had just returned to this country, after a long visit to England and Scotland. While abroad, he had conceived the idea that the cotton manufacture, then almost monopolized by Great Britain, might be advantageously prosecuted here. The use of machinery was daily superseding the former manual operations; and it was known that power-looms had recently been introduced, though the mode of constructing them was kept secret. The cheapness of labor, and abundance of capital, were advantages in favor of the English manufacturer—they had skill and reputation. On the other hand, they were burdened with the taxes of a prolonged war. We could obtain the raw material cheaper, and had a great superiority in the abundant water-power, then unemployed, in every part of New England. It was also the belief of Mr. Lowell, that the character of our population, educated, moral, and enterprising as it then was, could not fail to secure success, when brought into competition with their European rivals; and it is no small evidence of the far-reaching views of this extraordinary man, and his early colleagues, that their very first

measures were such as should secure that attention to education and morals among the manufacturing population, which they believed to be the corner-stone of any permanent success.

Impressed with these views, Mr. Lowell determined to bring them to the test of experiment. So confident was he in his calculations, that he thought he could in no way so effectually assist the fortunes of his relative, Mr. Jackson, as by offering him a share in the enterprise. Great were the difficulties that beset the new undertaking. The state of war prevented any communication with England. Not even books and designs, much less models, could be procured. The structure of the machinery, the materials to be used in the construction, the very tools of the machine-shop, the arrangement of the mill, and the size of its various apartments—all these were to be, as it were, re-invented. But Mr. Jackson's was not a spirit to be appalled by obstacles. He entered at once into the project, and devoted to it, from that moment, all the time that could be spared from his mercantile pursuits.

The first object to be accomplished, was to procure a power-loom. To obtain one from England was, of course, impracticable ; and, although there were many patents for such machines in our Patent Office, not one had yet exhibited sufficient merit to be adopted into use. Under these circumstances, but one resource remained—to invent one themselves ; and this these earnest men at once set about. Unacquainted as they were with machinery, in practice, they dared, nevertheless, to attempt the solution of a problem that had baffled the most ingenious mechanicians. In England, the power-loom had been invented by a clergyman, and why not here by a merchant ? After numerous experiments and failures, they at last succeeded, in the autumn of 1812, in producing a model which they thought so well of as to be willing to make preparations for putting up

a mill, for the weaving of cotton cloth. It was now necessary to procure the assistance of a practical mechanic, to aid in the construction of the machinery; and the friends had the good fortune to secure the services of Mr. Paul Moody, afterward so well known as the head of the machine-shop at Lowell.

They found, as might naturally be expected, many defects in their model loom; but these were gradually remedied. The project hitherto had been exclusively for a weaving-mill, to do by power what had before been done by hand-loom. But it was ascertained, on inquiry, that it would be more economical to spin the twist, rather than to buy it; and they put up a mill for about one thousand seven hundred spindles, which was completed late in 1813. It will probably strike the reader with some astonishment to be told that this mill, still in operation at Waltham, was probably the first one in the world that combined all the operations necessary for converting the raw cotton into finished cloth. Such, however, is the fact, as far as we are informed on the subject. The mills in this country—Slater's, for example, in Rhode Island—were spinning-mills only; and in England, though the power-loom had been introduced, it was used in separate establishments, by persons who bought, as the hand-weavers had always done, their twist of the spinners.

Great difficulty was at first experienced at Waltham, for the want of a proper preparation (sizing) of the warps. They procured from England a drawing of Horrock's dressing-machine, which, with some essential improvements, they adopted, producing the dresser now in use at Lowell and elsewhere. No method was, however, indicated in this drawing for winding the threads from the bobbins on to the beam; and to supply this deficiency, Mr. Moody invented the very ingenious machine called the warper. Having obtained these, there was no further difficulty in weaving by power-loom.

There was still greater deficiency in the preparation for spinning. They had obtained from England a description of what was then called a bobbin and fly, or jack-frame, for spinning roving; from this Mr. Moody and Mr. Lowell produced our present double-speeder. The motions of this machine were very complicated, and required nice mathematical calculations. Without them, Mr. Moody's ingenuity, great as it was, would have been at fault. These were supplied by Mr. Lowell. Many years afterward, and after the death of Mr. Lowell, when the patent for the speeder had been infringed, the late Dr. Bowditch was requested to examine them, that he might appear as a witness at the trial. He expressed to Mr. Jackson his admiration of the mathematical power they evinced; adding, that there were some corrections introduced that he had not supposed any man in America familiar with but himself.

There was also great waste and expense in winding the thread for filling or weft from the bobbin on to the quills, for the shuttle. To obviate this, Mr. Moody invented the machine known here as the filling-throstle.

It will be seen, by this rapid sketch, how much there was at this early period to be done, and how well it was accomplished. The machines introduced then, are those still in use in New England—brought, of course, to greater perfection in detail, and attaining a much higher rate of speed, but still substantially the same.

Associating with themselves some of the most intelligent merchants of Boston, they procured, in February, 1813, a charter, under the name of the Boston Manufacturing Company, with a capital of one hundred thousand dollars. Success crowned their efforts, and the business was gradually extended to the limit of the capacity of their water-power.

Mr. Lowell died in 1817, at the age of forty-two; satisfied that he had succeeded in his object, and that the extension

of the cotton manufacture would form a permanent basis of the prosperity of New England. He had been mainly instrumental in procuring from Congress, in 1816, the establishment of the minimum duty on cotton cloth ; an idea which originated with him, and one of great value, not only as affording a certain and easily collected revenue, but as preventing the exaction of a higher and higher duty, just as the advance in the cost abroad renders it more difficult for the consumer to procure his necessary supplies. X

It is not surprising that Mr. Lowell should have felt great satisfaction at the result of his labors. In the establishment of the cotton manufacture, in its present form, he and his early colleagues have done a service not only to New England, but to the whole country, which perhaps will never be fully appreciated. Not by the successful establishment of this branch of industry—that would sooner or later have been accomplished ; not by any of the present material results that have flowed from it, great as they unquestionably are, but by the introduction of a system which has rendered our manufacturing population the wonder of the world. Elsewhere, vice and poverty have followed in the train of manufactures ; an indissoluble bond of union seemed to exist between them. Philanthropists have prophesied the like result here, and demagogues have re-echoed the prediction. Those wise and patriotic men, the founders of Waltham, foresaw, and guarded against the evil.

By the erection of boarding-houses at the expense and under the control of the factory ; putting at the head of them matrons of tried character, and allowing no boarders to be received except the female operatives of the mill ; by stringent regulations for the government of these houses ; by all these precautions they gained the confidence of the rural population, who were now no longer afraid to trust their daughters in a manufacturing town. A supply was thus obtained of respectable girls ; and these, from pride of

character, as well as principle, have taken especial care to exclude all others. It was soon found that an apprenticeship in a factory entailed no degradation of character, and was no impediment to a reputable connection in marriage. A factory-girl was no longer condemned to pursue that vocation for life; she would retire, in her turn, to assume the higher and more appropriate responsibilities of her sex; and it soon came to be considered that a few years in a mill was an honorable mode of securing a dowry. The business could thus be conducted without any permanent manufacturing population. The operatives no longer form a separate caste, pursuing a sedentary employment, from parent to child, in the heated rooms of a factory; but are recruited, in a circulating current, from the healthy and virtuous population of the country.

By these means, and a careful selection of men of principle and purity of life, as agents and overseers, a great moral good has been obtained. Another result has followed, which, if foreseen, as no doubt it was, does great credit to the sagacity of these remarkable men. The class of operatives employed in our mills have proved to be as superior in intelligence and efficiency to the degraded population elsewhere employed in manufactures, as they are in morals. They are selected from a more educated class—from among persons in more easy circumstances, where the mental and physical powers have met with fuller development. This connection between morals and intellectual efficiency, has never been sufficiently studied. The result is certain, and may be destined, in its consequences, to decide the question of our rivalry with England, in the manufacture of cotton.

Although the first suggestions, and many of the early plans of the new business, had been furnished, as we have seen, by Mr. Lowell, Mr. Jackson devoted the most time and labor in conducting it. He spent much of his time, in the early years, at Waltham, separated from his family. It

gradually engrossed his whole thoughts, and, abandoning his mercantile business in 1815, he gave himself up to that of the company.

At the erection of each successive mill, many prudent men, even among the proprietors, had feared that the business would be overdone—that no demand would be found for such increased quantities of the same fabric. Mr. Jackson, with the spirit and sagacity that so eminently distinguished him, took a different view of the matter. He not only maintained that cotton cloth was so much cheaper than any other material, that it must gradually establish itself in universal consumption at home, but entertained the bolder idea, that the time would come when the improvements in machinery, and the increase of skill and capital, would enable us successfully to compete with Great Britain in the supply of foreign markets. Whether he ever anticipated the rapidity and extent of the developments which he lived to witness, may perhaps be doubted; it is certain that his expectations were, at that time, thought visionary by many of the most sagacious of his friends.

Ever prompt to act, whenever his judgment was convinced, he began, as early as 1820, to look around for some locality where the business might be extended, after the limited capabilities of Charles river should be exhausted.

In 1821, Mr. Ezra Worther, who had formerly been a partner with Mr. Moody, and who had applied to Mr. Jackson for employment, suggested that the Pawtucket Canal, at Chelmsford, would afford a fine location for large manufacturing establishments, and that probably a privilege might be purchased of its proprietors. To Mr. Jackson's mind, the hint suggested a much more stupendous project—nothing less than to possess himself of the whole power of the Merrimack river at that place. Aware of the necessity of secrecy of action to secure this property at any reasonable price, he undertook it single-handed. It

was necessary to purchase not only the stock in the canal, but all the farms on both sides of the river, which controlled the water-power, or which might be necessary for the future extension of the business. No long series of years had tested the extent and profit of such enterprises; the great capitalists of our land had not yet become converts to the safety of such investments. Relying on his own talents and resolution, without even consulting his confidential advisers, he set about this task at his own individual risk; and it was not until he had accomplished all that was material for his purpose, that he offered a share in the project to a few of his former colleagues. Such was the beginning of Lowell—a city which he lived to see, as it were, completed. If all honor is to be paid to the enterprise and sagacity of those men who, in our day, with the advantage of great capital and longer experience, have bid a new city spring up from the forest on the borders of the same stream, accomplishing almost in a day what is in the course of nature the slow growth of centuries, what shall we say of the forecast and energy of that man who could contemplate and execute the same gigantic task at that early period, and alone?

The property thus purchased, and to which extensive additions were subsequently made, was offered to the proprietors of the Waltham Company, and to other persons whom it was thought desirable to interest in the scheme. These offers were eagerly accepted, and a new company was established, under the name of the Merrimack Manufacturing Company, the immediate charge of which was confided to the late Kirk Boott, Esq.

Having succeeded in establishing the cotton manufacture on a permanent basis, and possessed of a fortune, the result of his own exertions, quite adequate to his wants, Mr. Jackson now thought of retiring from the labor and responsibility of business. He resigned the agency of the factory

at Waltham, still remaining a director both in that company and the new one at Lowell, and personally consulted on every occasion of doubt or difficulty. This life of comparative leisure was not of long duration. His spirit was too active to allow him to be happy in retirement. He was made for a working-man, and had long been accustomed to plan and conduct great enterprises; the excitement was necessary for his well-being. His spirits flagged, his health failed; till, satisfied at last that he had mistaken his vocation, he plunged once more into the cares and perplexities of business.

Mr. Moody had recently introduced some important improvements in machinery, and was satisfied that great saving might be made, and a higher rate of speed advantageously adopted. Mr. Jackson proposed to establish a company at Lowell, to be called the Appleton Company, and adopt the new machinery. The stock was soon subscribed for, and Mr. Jackson appointed the treasurer and agent. Two large mills were built, and conducted by him for several years, till success had fully justified his anticipations. Meanwhile, his presence at Lowell was of great advantage to the new city. All men there, as among the stockholders in Boston, looked up to him as the founder and guardian genius of the place, and were ready to receive from him advice or rebuke, and to refer to him all questions of doubt or controversy. As new companies were formed, and claims became conflicting, the advantages became more apparent of having a man of such sound judgment, impartial integrity, and nice discrimination, to appeal to, and who occupied an historical position to which no one else could pretend.

In 1830, the interests of Lowell induced Mr. Jackson to enter into a business new to himself and others. This was the building of the Boston and Lowell Railroad. For some years, the practicability of constructing roads in which

the friction should be materially lessened by laying down iron-bars, or trams, had engaged the attention of practical engineers in England. At first, it was contemplated that the service of such roads should be performed by horses; and it was not until the brilliant experiments of Mr. Stephenson, on the Liverpool and Manchester Railroad, that the possibility of using locomotive engines was fully established. It will be well remembered that all the first estimates for railroads in this country were based upon a road-track adapted to horse-power, and horses were actually used on all the earlier roads. The necessity of a better communication between Boston and Lowell had been the subject of frequent conversation between Mr. Boott and Mr. Jackson. Estimates had been made, and a line surveyed for a Macadamized road. The travel between the two places was rapidly increasing; and the transportation of merchandise, slowly performed in summer by the Middlesex Canal, was done at great cost, and over bad roads, in winter, by wagons.

At this moment, the success of Mr. Stephenson's experiments decided Mr. Jackson. He saw, at once, the prodigious revolution that the introduction of steam would make in the business of internal communication. Men were, as yet, incredulous. The cost and the danger attending the use of the new machines, were exaggerated; and even if feasible in England, with a city of one hundred and fifty thousand souls at each of the termini, such a project, it was argued, was Quixotical here, with our more limited means and sparser population. Mr. Jackson took a different view of the matter; and when, after much delay and difficulty, the stock of the road was subscribed for, he undertook to superintend its construction, with the especial object that it might be in every way adapted to the use of steam-power, and to that increase of travel and transportation which few, like him, had the sagacity to anticipate.

Mr. Jackson was not an engineer; but full of confidence in his own energy, and in the power he always possessed of eliciting and directing the talent of others, he entered on the task, so new to every one in this country, with the same boldness that he had evinced twenty years before, in the erection of the first weaving-mill.

The moment was an anxious one. He was not accustomed to waste time in any of his undertakings. The public looked with eagerness for the road, and he was anxious to begin and to finish it. But he was too wise a man to allow his own impatience, or that of others, to hurry him into action before his plans should be maturely digested. There were, indeed, many points to be attended to, and many preliminary steps to be taken. A charter was to be obtained, and, as yet, no charter for a railroad had been granted in New England. The terms of the charter, and its conditions, were to be carefully considered. The experiment was deemed to be so desirable, and, at the same time, so hazardous, that the legislature were prepared to grant almost any terms that should be asked for. Mr. Jackson, on the other hand, whose faith in the success of the new mode of locomotion never faltered, was not disposed to ask for any privileges that would not be deemed moderate after the fullest success had been obtained; at the same time, the recent example of the Charles River Bridge showed the necessity of guarding, by careful provisions, the chartered rights of the stockholders.

With respect to the road itself, nearly every thing was to be learned. Mr. Jackson established a correspondence with the most distinguished engineers of this country, and of Europe; and it was not until he had deliberately and satisfactorily solved all the doubts that arose in his own mind, or were suggested by others, that he would allow any step to be decided on. In this way, although more time was consumed than on other roads, a more satisfactory result

was obtained. The road was graded for a double track ; the grades reduced to a level of ten feet to the mile ; all curves, but those of very large radius, avoided ; and every part constructed with a degree of strength nowhere else, at that time, considered necessary. A distinguished foreigner, Mr. Charles Chevalier, has spoken of the work on this road as truly "Cyclopean." Every measure adopted shows conclusively how clearly Mr. Jackson foresaw the extension and capabilities of the railroad.

It required no small degree of moral firmness to conceive and carry out these plans. Few persons realized the difficulties of the undertaking, or the magnitude of the results. The shareholders were restless under increased assessments, and delayed income. It is not too much to say that no one but Mr. Jackson in Boston could, at that time, have commanded the confidence necessary to enable him to pursue his work so deliberately and so thoroughly.

The road was opened for travel in 1835, and experience soon justified the wisdom of his anticipations. Its completion and successful operation was a great relief to Mr. Jackson. For several years it had engrossed his time and attention, and at times deprived him of sleep. He felt it to be a public trust, the responsibility of which was of a nature quite different from that which had attended his previous enterprises.

One difficulty that he had encountered in the prosecution of this work led him into a new undertaking, the completion of which occupied him a year or two longer. He felt the great advantage of making the terminus of the road in Boston, and not, as was done in other instances, on the other side of the river. The obstacles appeared, at first sight, insurmountable. No land was to be procured in that densely populated part of the city except at very high prices ; and it was not then the public policy to allow the passage of trains through the streets. A mere site for a pas-

senger depot could, indeed, be obtained; and this seemed, to most persons, all that was essential. Such narrow policy did not suit Mr. Jackson's anticipations. It occurred to him that, by an extensive purchase of the flats, then unoccupied, the object might be obtained. The excavations making by the railroad at Winter Hill, and elsewhere, within a few miles of Boston, much exceeded the embankments, and would supply the gravel necessary to fill up these flats. Such a speculation not being within the powers of the corporation, a new company was created for the purpose. The land was made, to the extent of about ten acres; and what was not needed for depots, was sold at advantageous prices. It has since been found that even the large provision made by Mr. Jackson is inadequate to the daily increasing business of the railroad.

Mr. Jackson was now fifty-seven years of age. Released once more from his engagements, he might rationally look forward to a life of dignified retirement, in which he would be followed by the respect of the community, and the gratitude of the many families that owed their well-being to his exertions. But a cloud had come over his private fortunes. While laboring for others, he had allowed himself to be involved in some speculations, to which he had not leisure to devote his personal attention. The unfortunate issue of these, deprived him of a large portion of his property.

Uniformly prosperous hitherto, the touchstone of adversity was wanting to elicit, perhaps even to create, some of the most admirable points in his character. He had long been affluent, and with his generous and hospitable feelings, had adopted a style of living fully commensurate with his position. The cheerful dignity with which he met his reverses; the promptness with which he accommodated his expenses to his altered circumstances; and the almost youthful alacrity with which he once more put on the harness, were themes of daily comment to his friends, and af-

forded to the world an example of the truest philosophy. He had always been highly respected ; the respect was now more blended with love and veneration.

The death of his friend, Mr. Boott, in the spring of 1837, had proved a severe blow to the prosperity of Lowell. At the head of that company (the proprietors of the Locks and Canals), which controlled the land and water-power, and manufactured all the machinery used in the mills, the position he had occupied led him into daily intercourse with the managers of the several companies. The supervision he had exercised, and the influence of his example, had been felt in all the ramifications of the complicated business of the place. Even where no tangible evidence existed of benefits specifically conferred, men were not slow to find out, after his death, that a change had come over the whole. The Locks and Canals Company being under his immediate charge, was, of course the first to suffer. Their property rapidly declined, both intrinsically, and in public estimation. The shares, which for many years had been worth \$1,000 each, were now sold for \$700, and even less. No one appeared so able to apply the remedy as Mr. Jackson. Familiar, from the first, with the history of the company, of which he had always been a director, and the confidential adviser of Mr. Boott, he alone, perhaps, was fully capable of supplying that gentleman's place. He was solicited to accept the office, and tempted by the offer of a higher salary than had, perhaps, ever been paid in this country. He assumed the trust ; and, during the seven years of his management, the proprietors had every reason to congratulate themselves upon the wisdom of their choice. The property was brought into the best condition ; extensive and lucrative contracts were made and executed ; the annual dividends were large ; and when at last it was thought expedient to close the affairs of the corporation, the stockholders received of capital nearly \$1,600 a share.

The brilliant issue of this business enhanced Mr. Jackson's previous reputation. He was constantly solicited to aid, by service and counsel, wherever doubt or intricacy existed. No great public enterprises were brought forward till they had received the sanction of his opinion.

During the last few years of his life, he was the treasurer and agent of the Great Falls Manufacturing Company at Somersworth; a corporation that had for many years been doing an unprofitable business at a great expense of capital. When this charge was offered to him, he visited the spot, and became convinced that it had great capabilities, but that every thing, from the beginning, had been done wrong: to reform it, would require an outlay nearly equal to the original investment. The dam should be taken down, and rebuilt; one mill, injudiciously located, be removed, and a larger one erected in a better spot; the machinery entirely discarded, and replaced by some of a more modern and perfect construction. Few men would have had the hardihood to propose such changes to proprietors discouraged by the prestige of repeated disappointments; still fewer, the influence to carry his measures into effect. That Mr. Jackson did this, and with results quite satisfactory to the proprietors and to himself, is almost a corollary from his previous history. His private fortune had, in the mean while, been restored to a point that relieved him from anxiety, and he was not ambitious of increasing it.

For some time after he assumed the duties of the agency at Somersworth, the labor and responsibility attending it were very severe; yet he seemed to his friends to have all the vigor and elasticity of middle life. It may be, however, that the exertion was beyond his physical strength; certainly, after a year or two, he began to exhibit symptoms of a gradual prostration; and, when attacked by dysentery in the summer of 1847, his constitution had no longer the power of resistance, and he sank under the

disease on the 12th of September, at his sea-side residence at Beverly.

It had not been generally known in Boston that he was unwell. The news of his death was received as a public calamity. The expressions that spontaneously burst forth from every mouth, were a most touching testimonial to his virtues, as much as to his ability.

Reviewing the career of Mr. Jackson, one cannot but be struck with the multifarious and complicated nature of the business he undertook, the energy and promptness of his resolution, the sagacity and patience with which he mastered details, the grasp of mind that reached far beyond the exigencies of the moment. Yet these qualities, however pre-eminent, will not alone account for his uniform success, or the great influence he exercised. He had endowments morally, as well as intellectually, of a high order. The loftiest principles—not merely of integrity, but of honor, governed him in every transaction; and, super-added to these, was a kindliness of feeling that led him to ready sympathy with all who approached him. It was often said of him, that while no one made a sharper bargain than he did, yet no one put so liberal a construction upon it, when made. His sense of honor was so nice, that a mere misgiving was enough to decide him against his own interest. With his extensive business and strength of character, he necessarily had collisions with many; yet he had few enemies, and to such as felt inimical toward him, he harbored no resentment. Prompt in the expression of his feelings, he was equally so in the forgiveness of injuries. His quick sympathies led him to be foremost in all works of public spirit, or of charity. He was fearless in the expression of his opinions, and never swerved from the support of the right and the true from any considerations of policy or favor. He felt it to be the part of real dignity to enlighten, not to follow the general opinion.

In private, he was distinguished by a cheerfulness and benevolence that beamed upon his countenance, and seemed to invite every one to be happy with him. His position enabled him to indulge his love of doing good by providing employment for many meritorious persons; and this patronage, once extended, was never capriciously withdrawn.

The life of such a man is a public benefaction. Were it only to point out to the young and enterprising that the way to success is by the path of honor—not half-way, conventional honor, but honor enlightened by religion, and guarded by conscience—were it only for this, a truth but imperfectly appreciated even by moralists, the memory of such men should be hallowed by posterity.

HENRY LAURENS.

HENRY LAURENS was born in Charleston, South Carolina, in the year 1724. He was descended from ancestors who were French Protestant refugees, and left France after the revocation of the edict of Nantz. They landed at New York, where they resided some time, and afterward settled at the place of his birth. The superintendence of his education was first given to Mr. Howe, and subsequently to Mr. Corbett; but of the nature of his studies, or the extent of his acquirements, we are not told. He was regularly bred to mercantile pursuits under the direction of Thomas Smith, of Charleston, afterward of Mr. Crockett, of London, and was remarkable through life for his peculiar observance of method in business. When he returned from London, he entered into trade with Mr. Austin, of Charleston. In whatever he was engaged, he was distinguished for his extraordinary punctuality. Allowing nothing ever to interfere with his own, he invariably discountenanced the violations of it by others. What a noble example for every young man steadily to hold in view! It was the constant possession of these lofty and dignified feelings, and a rigid attention to his duties, which insured him success through life, and served as a constant passport, in his progress, to that eminent distinction which he afterward so justly enjoyed.

Such was his reputation as a man of business, that to have served an apprenticeship in the counting-house of Mr. Laurens was a high recommendation. Industrious almost to an extreme himself, he demanded a corresponding attention and labor on the part of those in his employ. It is

said that he required but little sleep, and a considerable portion of the affairs of the day received his attention during a great part of the night. No man surpassed, perhaps few equaled, him in the execution of business. Rising early, and devoting the morning to the counting-house, he not unfrequently finished his concerns before others had left their beds. His letters, whether on friendship or business, were clear and forcible, and in a style admirably adapted to this species of writing. Two volumes of his official public correspondence, while president of the old Congress, remain in its archives.

Few men, perhaps, possessed a deeper knowledge of human nature ; and the quickness with which he formed correct opinions of others from their appearance, was very remarkable. In proof of this, we are told that he was engaged in trade about twenty-three years, and that at the conclusion of the affairs of the partnership, which comprised transactions to an immense amount, he proposed to take all outstanding debts as cash, at a discount of five per cent. on their gross amount.

His colloquial powers were very great, and afforded delight and instruction to every company. Reproving with gentleness, his advice was at all times valued for its soundness and sincerity. Such was his integrity, and such were his views of justice, that he would on no occasion draw bills of exchange till he first obtained an acknowledgment in writing from those on whom he designed to draw that they were indebted to him. He cheerfully, but moderately, partook of proper diversions, but retained, during his whole life, an invincible aversion to playing any game for pecuniary consideration.

We are told that, in several instances, he yielded to the improper fashion of deciding controversies by single combat. In each instance, he received the fire of his adversary without returning it. Of his generosity there are

many instances. He was engaged, on one occasion, in a lawsuit with the judge of the court of vice-admiralty, and resisted the claims of the royal government, which, by some regulations, were opposed to American rights. Failing in his suit, Mr. Laurens tendered to the judge, Sir Eger-ton Leigh, his legal fees, which were considerable. The judge declining their acceptance, Mr. Laurens presented the amount of them to the South Carolina society for charitable purposes. On another occasion, he received money in some official character, which had not been demanded. Disclaiming the idea of his having any right to keep it, he transferred it to the same society till it should be applied for by the owner.

Strict and exemplary in his religious duties, he was found regularly at church. With the holy Scriptures he was well acquainted, and took great delight in applying portions of them to the common occurrences of life. They were not only regularly read by himself to his family, but his children were early instructed to read them also at stated periods. His family Bible contained, in his own handwriting, several observations on passing providences. He has been often heard to say, that many of the best passages of distinguished authors were borrowed either in the matter or the style from Sacred Writ, and he quoted the following among other instances, "God tempers the wind to the back of the shorn lamb" of Sterne, as an imitation of "He stayeth his rough wind in the day of the east wind" of the prophet Isaiah. He was charmed with the writings of Solomon, for the knowledge of human nature which they imparted, and conceived that the observance of their maxims would greatly contribute to the wisdom and happiness of society.

Requiring of his servants the exact execution of their several duties, compelling the observance of decency and order, their wants and comforts were never neglected, and

to their moral and religious instruction he was invariably attentive.

He once obtained of a favorite slave his consent, though much against his will, to receive the small-pox by inoculation, but by which he lost his life. With a view of administering to the faithful, though unfortunate domestic, in his last dying moments, all the consolation that this distressing case seemed to admit, Mr. Laurens gave to him positive assurances, with which he afterward most strictly complied, that his children should be emancipated.

Having lost an amiable and beloved wife, and possessed of a large estate, he entirely relinquished business, and in the year 1771 visited Europe, principally for the purpose of superintending the education of his sons, by whose attainments his highest expectations were fully realized.

He was one of the thirty-nine native Americans who endeavored, by their petition, to prevent the British parliament from passing the Boston port-bill.

Every exertion on the part of the colonies to prevent a war proving entirely fruitless, he hastened home, with a determination to take part with his countrymen against Great Britain. Persuasions and entreaties were used to divert him from the resolution he had formed, dazzling prospects were held out to his view, and even large offers were made, by which he would be indemnified for any losses he might sustain by his remaining in England. But this ornament of his country, burning with patriotism and the love of liberty, ever dignified, firm, and incorruptible, rejected these despicable propositions with a magnanimity of spirit worthy of his exalted character.

How beautiful, yet forcible, is his reply on his embarkation from Falmouth for Charleston, to a mercantile friend, Mr. Oswald, who urged him to continue in Great Britain: "I shall never forget your friendly attention to my interest; but I dare not return. Your ministers are deaf to in-

formation, and seem bent on provoking unnecessary contest. I think I have acted the part of a faithful subject. I now go, resolved still to labor for peace, at the same time determined in the last event to stand or fall with my country." On his departure from England, he expressed his conviction that America would not submit to the claims of the British parliament; and when he arrived at Charleston, in December, 1774, he mentioned to his friends his opinion, that Britain would not only reject their demands, but that war would inevitably take place. From his acknowledged weight of character, it may readily be supposed that such information would receive the most implicit confidence, and, accordingly, vigorous and extensive preparations for defense were made early in 1775 by the Carolinians. The circumstance of his leaving England at this important crisis, expressly to defend the cause of independence, served to confirm, in the highest degree, that unbounded confidence in his fidelity and patriotism, which his friends, through the whole course of his career, had such ample cause to entertain.

On his arrival, no attentions were withheld which it was possible to bestow. Offices were conferred and honors heaped upon him. He became president of the Council of Safety, with a full persuasion that his life was endangered by this situation. Soon after the establishment of a regular constitution in South Carolina, in 1776, he was elected a member of Congress, and shortly after he had taken his seat, was appointed president of that honorable body, over which he presided with his usual integrity, industry, and decision. About this period the British commissioners arrived, under the delusive hope of being able to induce the Americans to abrogate their alliance with France, and to become once more free British subjects. Governor Johnson, one of the commissioners, presented private letters of introduction to Mr. Laurens. In December, 1778, he relin-

quished his situation as president of Congress, for what reason we are not told, and received its thanks "for his conduct in the chair, and in the execution of public business." His acknowledgments were returned for the honor conferred upon him, which, he observed, "would be of service to his children." In the following year he received the appointment of minister plenipotentiary from the United States to Holland; and being captured on his voyage was taken to England, and there imprisoned in the Tower of London on suspicion of treason, and was officially mentioned by Sir Joseph York, as "styling himself president of the pretended Congress." The commitment was accompanied with orders, "to confine him a close prisoner—to be locked up every night—to be in the custody of two warders—not to suffer him to be out of their sight one moment, day or night—to allow him no liberty of speaking to any person, nor to permit any person to speak to him—to deprive him of the use of pen and ink—to suffer no letter to be brought to him, nor any to go from him."

Afflicted with the gout and other diseases—his head whitened with the snows of fifty-six winters,—in a situation full of misery,—his cup of sorrow seemed to be full to overflowing. This venerable and illustrious prisoner was confined to two small rooms, with a warder for his constant companion, and a fixed bayonet paraded under his window, enjoying neither friend to converse with, nor means of correspondence. Deprived of pen and ink, he at length fortunately procured pencils. After a month's confinement, permission was granted to him to exercise on limited ground, but a warder armed with a sword followed him closely. He had availed himself of this indulgence for about three weeks, when Lord George Gordon, who was also imprisoned in the Tower, unluckily met and asked Mr. Laurens to walk with him. Mr. Laurens declined the offer, and hastened to his apartment. Governor Gore, pro-

voked at this transgression of his positive orders, locked him up for thirty-seven days, though the attending warden proved Mr. Laurens perfectly innocent of the violation of any established rule. About this time, one of his friends and mercantile correspondents, interested in his welfare, solicited the secretaries of state to grant Mr. Laurens an enlargement on parole, and offered his fortune as security for his good conduct. The following message to Mr. Laurens was the result:—"Their lordships say, if you will point out any thing for the benefit of Great Britain in the present dispute with the colonies, you will be enlarged." This proposition inspired him with the noblest feelings, and raising his proud soul above the acceptance of any allurement founded in ignoble views, induced the keenest replication.

The same friend, soon after, during a private interview with Mr. Laurens, observed, "I converse with you this morning, not particularly as your friend, but as the friend of Great Britain. I have certain propositions to make for obtaining your liberty, which I advise you should take time to consider." Requesting to know what they were, Mr. Laurens added, "An honest man requires no time to decide upon his answer in cases where his honor is concerned. If the secretaries of state will enlarge me upon parole, I will solemnly engage to do nothing, directly or indirectly, to the hurt of this kingdom. I will return to America, or remain in any part of England which may be assigned, and surrender myself when demanded." To which his friend replied, "No, sir, you must stay in London among your friends. The ministry will often have occasion to send for and consult you. You can write two or three lines to the ministers, and barely say you are sorry for what is past. A pardon will be granted. Every man has been wrong at some time or other of his life, and should not be ashamed to acknowledge it." Mr. Laurens

immediately exclaimed, "I will never subscribe to my own infamy and to the dishonor of my children."

Such newspapers from America as were employed in the publication of British successes, especially in South Carolina, and subsequently to the surrender of its capital, were sent to him for his perusal with an insulting regularity. He was there informed that his countrymen, refusing to fight in the cause in which they had embarked, were flocking to the enemy for protection and reward, and that the estates of Laurens and other stubborn rebels were under actual sequestration by the British conquerors. But to every such communication Mr. Laurens calmly and characteristically replied, "None of these things move me."

In the year 1781, his eldest son, Lieutenant-colonel John Laurens, arrived in France, as minister of Congress. Mr. Laurens was desired to write to his son, that if he would withdraw himself from that court, it might possibly obtain his father's release. The reply was—"My son is of age, and has a will of his own. If I should write to him as you request, it would have no effect. He would only conclude that confinement and persuasion had intimidated and overcome me. I know him well. He loves me dearly, and would lay down his life to save mine; but I am sure nothing would tempt him to sacrifice his honor, and I applaud him."

In want of money for immediate purposes, and desirous of drawing a bill of exchange on a merchant in London, and his debtor, he transmitted a pencilled request to the secretaries of state for the use of writing materials. Their lordships received it, but returned no answer, though no provision had been made for his support. Mortified and disappointed at not being able to maintain himself from his own funds, he was suffered to languish in aggravated confinement, and under a complication of diseases, without the slightest prospect of release or melioration.

When he had been confined a year, a demand was made upon him to pay ninety-seven pounds ten shillings, sterling, to two warders, for services in waiting on him. He returned the following answer: "I will not pay the warders whom I never employed, and whose attendance I shall be glad to dispense with." Three weeks after this, Mr. Laurens received permission from the secretaries of state to have the use of pen and ink for the purpose of drawing a bill of exchange, but they were removed immediately after its execution.

Toward the close of the year 1781, his sufferings, which had by that time become well known, excited the utmost sympathy for himself, but kindled the warmest indignation against the authors of his cruel confinement. Every attempt to draw concessions from this inflexible patriot having proved more than useless, his enlargement was resolved upon, but difficulties arose as to the mode of effecting it. Pursuing the same high-minded course which he had at first adopted, and influenced by the noblest feelings of the heart, he obstinately refused his consent to any act which might imply a confession that he was a British subject, for as such he had been committed on a charge of high treason. It was finally proposed to take bail for his appearance at the court of king's bench, and when the words of the recognizance, "our sovereign lord the king," were read to Mr. Laurens, he distinctly replied in open court, "not my sovereign!" With this declaration, he, with Messrs. Oswald and Anderson, as his securities, were bound for his appearance at the next court of king's bench for Easter term, and for not departing without leave of the court, upon which he was immediately discharged. When the time appointed for his trial approached, he was not only exonerated from obligation to attend, but solicited by Lord Shelbourne to depart for the continent to assist in a scheme for a pacification with America. The idea of being re-

leased gratuitously by the British government, sensibly moved him, for he had invariably considered himself as a prisoner of war. Possessed of a lofty sense of personal independence, and unwilling to be brought under the slightest obligation, he thus expressed himself, "I durst not accept myself as a gift; and as Congress once offered General Burgoyne for me, I have no doubt of their being now willing to offer Earl Cornwallis for the same purpose."

Close confinement in the Tower for more than fourteen months had shattered his constitution, and he was ever afterward a stranger to good health. As soon as his discharge was promulgated, he received from Congress a commission, appointing him one of their ministers for negotiating a peace with Great Britain. Arrived at Paris, in conjunction with Dr. Franklin, John Adams, and John Jay, he signed the preliminaries of peace on the 30th of November, 1782, by which the independence of the United States was unequivocally acknowledged. Soon after this, Mr. Laurens returned to Carolina. Entirely satisfied with the whole course of his conduct while abroad, it will readily be imagined that his countrymen refused him no distinctions within their power to bestow; but every solicitation to suffer himself to be elected Governor, member of Congress, or of the Legislature of the State, he positively withstood. When the project of a general convention for revising the federal bond of union was under consideration, he was chosen, without his knowledge, one of its members, but he refused to serve. Retired from the world and its concerns, he found delight in agricultural experiments, in advancing the welfare of his children and dependents, and in attentions to the interest of his friends and fellow-citizens.

He expired on the 8th of December, 1792, in the sixty-ninth year of his age. His will concluded with this singular request, which was strictly complied with:—"I sol-

emly enjoin it upon my son as an indispensable duty, that as soon as he conveniently can after my decease, he cause my body to be wrapped in twelve yards of tow-cloth, and burnt until it be entirely consumed; and then collecting my bones, deposit them wherever he may see proper."

Mr. Laurens had four children, two sons and two daughters. One of them married the late celebrated Dr. Ramsay; the other, Mr. Charles Pinckney. One of the sons, Colonel John Laurens, died early in life; the other, Mr. Henry Laurens, resided for many years in Charleston, South Carolina.

WILLIAM PARSONS.

THE good merchant is scrupulously just and upright in all his transactions. Integrity, good faith, exactness in fulfilling his engagements, are prominent and distinctive features in his character. He is a high-minded and honorable man; he would feel a stain upon his good name like a wound, and regards with utter abhorrence every thing that wears the appearance of meanness or duplicity. Knowing that credit is the soul of business, he is anxious to sustain the integrity of the mercantile character. Accordingly, his word is as good as his bond. He stands to his bargain, and is faithful to his contract. He is like the good man described by the psalmist,

“ Who to his plighted vows and trust
Hath ever firmly stood ;
And though he promise to his loss,
He makes his promise good.”

He would rather at any time relinquish something of his lawful rights, than engage in an irritating dispute. He would rather be the object than the agent in a dishonorable or fraudulent transaction. When one told old Bishop Latimer that the cutler had cozened him in making him pay two pence for a knife not worth a penny, “No,” said Latimer, “he cozened not me, but his own conscience.”

The good merchant is not in haste to be rich, observing that they who are so, are apt to “fall into temptation and a snare,” and often make shipwreck of their honor and virtue. He pursues commerce as his chosen calling, his regular employment. He expects to continue in it long, perhaps all his days, and is therefore content to make small

profits and accumulate slowly. When he first entered into business, he was determined not to be a drudge, nor to be chained to the desk like a galley-slave, nor make his counting-room his home. He recollects that he is not merely a merchant, but a man ; and that he has a mind to improve, a heart to cultivate, and a character to form. He is therefore resolved to have time to develop and store his intellect, to exercise his social affections, and to enjoy in moderation the innocent and rational pleasures of life. He accordingly sets apart and consecrates a portion of his time, his evenings at least, to be spent at home, in the bosom of his family. He will not, on any account, deny himself of this relaxation ; he will not, for any consideration, rob himself of this source of improvement and happiness. He is willing, if need be, to labor more years in order to obtain the desired amount of wealth, provided he can improve himself in the mean time, and enjoy life as he goes along.

The good merchant, though an enterprising man, and willing to run some risks, knowing this to be essential to success in commercial adventure, yet is not willing to risk every thing, nor put all on the hazard of a single throw. He feels that he has no right to do this—that it is morally wrong thus to put in jeopardy his own peace and the comfort and prospects of his family. Of course he engages in no wild and visionary schemes, the results of which are altogether uncertain, being based upon unreasonable expectations and improbable suppositions. He is particularly careful to embark in no speculation out of his regular line of business, and with the details of which he is not familiar. He is aware, that although he knows all about the cost of a ship, and can determine the quality and estimate the value of a bale of cotton, he is not a good judge of the worth of wild lands, having had no experience therein. Accordingly, he will have nothing to do with any bargains of this sort, however promising they may appear. He will

not take a leap in the dark, nor purchase upon the representations of others, who may be interested in the sale; fearing lest what is described to him as a well-timbered township may turn out to be a barren waste, and what appears, on paper, a level and well-watered district, may be found, on inspection, a steep and stony mountain, of no value whatever. He therefore deems it safest for him to keep clear of these grand speculations, and to attend, quietly and regularly, to his own business. Above all, he makes it a matter of conscience not to risk in hazardous enterprises the property of others intrusted to his keeping.

The good merchant, having thus acquired a competency, and perhaps amassed a fortune, is liberal in dispensing his wealth.

At the outset, he is careful to indulge in no extravagance, and to live within his means, the neglect of which precaution he finds involves so many in failure and ruin. Simple in his manners, and unostentatious in his habits of life, he abstains from all frivolous and foolish expenditures. At the same time, he is not niggardly or mean. On the contrary, he is liberal in the whole arrangement of his household, where every thing is for use and comfort, and nothing for ostentation and display. Whatever will contribute to the improvement and welfare of his family, or whatever will gratify their innocent tastes, be it books, or engravings, or pictures, he obtains, if within his means, though it cost much; knowing that at the same time he may foster the genius and reward the labors of our native authors and artists, an estimable class of men, whose works reflect honor upon their country, and who consequently merit the patronage of the community. But whatever is intended for mere parade and vain show, he will have none of, though it cost nothing. He thinks it wise and good economy to spend a great deal of money, if he can afford it, to render home attractive, and to make his children wise, virtuous,

and happy. Above all, he never grudges what is paid to the faithful schoolmaster for their intellectual and moral training ; for a good education he deems above all price.

Having thus liberally provided for all the wants of his household, the good merchant remembers and cares for all who are related to him, and who may in any way stand in need of his aid. And this aid is administered in the most kind and delicate manner. He does not wait to be solicited ; he will not stop to be thanked. He anticipates their wishes, and by a secret and silent bounty removes the painful sense of dependence and obligation. He feels it a pleasure, as well as a duty, to help them ; he claims it as his privilege to do good unto his brethren. He would feel ashamed to have his needy relatives relieved by public charity or private alms.

But our good merchant feels that he has duties, not only to his immediate relatives and friends, but to a larger family, the community in which he lives. He is deeply interested in its virtue and happiness, and feels bound to contribute his full share to the establishment and support of all good institutions, particularly the institutions of learning, humanity, and religion. He is led to this by the expansive and liberalizing spirit of his calling. It is, unfortunately, the tendency of some occupations to narrow the mind and contract the heart. The mere division of labor, incident to, and inseparable from, many mechanical and manufacturing pursuits, though important and beneficial in other respects, yet serves to cramp and dwarf the intellect. The man who spends all his days in making the heads of pins, thinks of nothing else, and is fit for nothing else. Commercial pursuits, on the other hand, being so various, extensive, and complicate, tend to enlarge the mind, and banish narrow and selfish feelings. The merchant looks abroad over the world, puts a girdle round the earth, has communications with all climes and all nations, and is thus

led to take large and liberal views of all things. The wealth which he has acquired easily and rapidly, he is consequently disposed to spend freely and munificently. It has been beautifully said of Roscoe, the distinguished Liverpool merchant, "Wherever you go, you perceive traces of his footsteps in all that is elegant and liberal. He found the tide of wealth flowing merely in the channels of traffic; he has diverted from it invigorating rills to refresh the gardens of literature. The noble institutions for literary and scientific purposes, which reflect such credit on that city, have mostly been originated, and have all been effectually promoted by him." In like manner, our good merchant encourages learning, and patronizes learned men. He is particularly liberal in endowing the higher seats of education, whence flow the streams that make glad the cities and churches of our God.

The good merchant is, likewise, a munificent benefactor to all institutions which have for their object the alleviation of human wretchedness, and the cure of the thousand ills which flesh is heir to. He lends, too, a substantial support to the institutions of religion. He feels the need of them himself, and he understands their unspeakable importance to the peace, good order, and virtue of society. He thinks that he sleeps sounder, and that his property is more secure, in a community where the sanctions of religion are superadded to the penalties of the law; where the stated inculcation of religious principles and sentiments diffuses a healthy moral atmosphere, which, though unseen, presses, like the weight of the surrounding air, upon every part of the body politic, and keeps it in its place. Accordingly, he contributes cheerfully and liberally to the support of public worship, and moreover, as Fuller says of the good parishioner, "he is bountiful in contributing to the repair of God's house, conceiving it fitting that such sacred places should be handsomely and decently maintained."

Such we conceive to be the character of the good merchant. It may, perhaps, be thought by some, that the character is a visionary one; and that, amidst the competitions of trade, the temptations to unlawful gain, the eager desire of accumulating, and the natural unwillingness to part with what has been acquired with much labor and pains, there can be no place for the high-minded and generous virtues which we have described. We might have thought so, too, if we had never seen them exhibited in actual life. The portrait which we have attempted to draw, and now present, is not a fancy sketch, but a transcript from nature and reality.

WILLIAM PARSONS was born at Byfield, Massachusetts, on the 6th of August, 1755. He was the son of the Rev. Moses Parsons, the clergyman of that town, and was one of eight children, three daughters and five sons, among the latter of whom was the late distinguished chief-justice of Massachusetts. After receiving a good education at Dunmer Academy, he became an apprentice to an elder brother who was engaged in trade at Gloucester. Before coming of age, however, he entered upon the hard and perilous life of a sailor, which he pursued for five years, having the command of a vessel, and making many successful voyages. Like many other of our rich merchants, who were the architects of their own fortune, he took his first lessons in industry and enterprise amidst the hardships, privations, and dangers of a sea life; than which there is no better school for the development and exercise of intellectual and moral energy.

In 1780, at the age of twenty-five, Mr. Parsons quitted the sea, and married the lady who, for forty-seven years, by her congenial spirit and the similarity of her views, by sympathizing in all his benevolent feelings, and co-operating in all his plans and deeds of charity, contributed so much to make his life tranquil and his home happy. In

the same year he entered into business, and removed to Boston, where he remained till his death, a period of fifty-seven years, actively engaged to the last in commerce and navigation, having, at the time of his demise, one vessel upon the ocean, and dying, at the age of eighty-one, the oldest merchant and ship-owner in Boston.

The prominent traits in the character of Mr. Parsons, were his unbending integrity, his uncompromising adherence to truth and right, his conscientious regard for duty, his entire freedom from selfishness, and his tender and comprehensive benevolence. These qualities shed a daily beauty on his life, and spread a sacred fragrance over his memory.

In the mercantile community no one stood higher than Mr. Parsons;—his very name was synonymous with integrity. In all his transactions he was systematic, exact, high-minded, honorable. By a regular, yet not slavish attention to business, he amassed a handsome fortune, which would have been much larger had he made business the sole end of life, or had he not distributed his wealth, as he went along, with such a free and liberal hand. His losses, which at times were great, never disturbed his singular equanimity; he regretted them only as curtailing his means of doing good. To his honor it should be mentioned, that he never had a dispute with the numerous mechanics and laborers whom he employed. He might sometimes, indeed, think himself wronged, and perhaps say so; but yet he would pay the bill, and leave the man to settle the matter with his own conscience.

The wealth he had thus honorably acquired, he spent in the most generous manner. He had an open heart and an open hand. Considering his first duty to be to his own family and relatives, he gathered them under his wing, and overshadowed them with his love. His house was like a patriarch's tent, or the gathering-place of a tribe. He was

a sort of universal providence, remembering the forgotten, and attending the neglected. The absent were not out of his mind, nor the distant beyond the reach of his care.

But his good feelings and charities were not confined within this circle, large though it was. The destitute, the sick, the afflicted, resorted to him for aid and solace, and never applied in vain.

"His secret bounty largely flow'd,
And brought unask'd relief."

Was any new charity contemplated, any humane object set on foot in the city, Mr. Parsons was one of the first to be applied to, to give it the sanction of his approval and the encouragement of his purse. And such applications, frequent though they were, he always attended to most cheerfully, and responded to most liberally, deeming it a favor that the opportunity was afforded him of doing his part in promoting a good object.

His house was long the seat of a generous, but quiet and unostentatious hospitality, where there was nothing for display, but every thing for the comfort of his guests. His doors were open for his friends to enter at all times, and they were sure to be received with a cheerful welcome and a placid smile.

He departed this life in the spring of 1837, full of years, full of usefulness, and full of honors. As has been beautifully said of another, "Death, which harmonizes the pictures of human character, found little in his to spiritualize or to soften. Kindness of disposition was the secret but active law of his moral being. He had no sense of injury but as something to be forgiven. The liberal allowance which he extended to all human frailties grew more active when they affected his own interests and interfered with his own hopes; so that however he might reprobate evil at a distance, as soon as it came within his sphere, he desired

only to overcome it by good. Envy, hatred, and malice, were to him mere names,—like the figures of speech in a school-boy's theme, or the giants in a fairy tale,—phantoms which never touched him with a sense of reality. His guileless simplicity of heart was preserved by the happy constitution of his own nature, which passion could not disturb, and evil had no power to stain. He diffused the serenity of a good conscience, and the warmth of unchilled affections, through a large circle of relatives and friends, who were made happy by his mere presence. Such was he to the last, amidst the infirmities which age had accumulated round him—the gentlest of monitors and the most considerate of sufferers."

"Of no distemper, of no blast he died,
But fell like autumn fruit that mellow'd long;
E'en wonder'd at because he dropp'd no sooner.
Fate seem'd to wind him up for fourscore years,
Yet freshly ran he on two winters more:
Till, like a clock worn out with eating time,
The wheels of weary life at last stood still."

APPENDIX

TO THE

LIFE OF PATRICK T. JACKSON.

Boston, *April* 16, 1856.

MY DEAR SIR:—Your “Lives of American Merchants” contains a memoir of Patrick T. Jackson, as originally published in your *Mercantile Magazine* of April, 1848. This memoir called forth a correspondence between Mr. John A. Lowell and myself, as you are aware, a part of which was published in the magazine. As the original error of the memoir has not been corrected in this recent more important work, I must request you, in justice to myself, to publish my correspondence with Mr. Lowell in your next edition, should you publish one; or, otherwise, in the second volume of the same work.

I am, very truly, your very obed't serv't,

N. APPLETON.

FREEMAN HUNT, Esq.

MR. APPLETON TO MR. LOWELL.

Boston, May 23, 1848.

DEAR SIR:—On the 30th December, 1846, I addressed a letter to a committee of the Middlesex Mechanic Association of Lowell, on occasion of the completion of a portrait for which I had been requested to sit, to be placed in their hall.

The following are extracts from that letter:

“I consider myself indebted for this invitation to my connection with the original foundation of the City of Lowell.

"As connected with this fact, and as constituting the germ of the present City of Lowell, the following circumstances may be thought interesting. Mr. Patrick T. Jackson and myself had been amongst the original associates who established the Boston Manufacturing Company at Waltham, in which the power-loom was first brought into successful operation on this side the Atlantic. The success of that establishment had satisfied us that the time had arrived for the undertaking the manufacture and printing of calicoes, and in the summer of 1821 we made an excursion into New Hampshire, in search of a suitable water-power. Soon after our return, the idea was suggested to Mr. Jackson of purchasing the stock of the Patucket Canal on the Merrimack river, together with such lands as might be necessary for using the great water-power which might be created by its enlargement. He communicated the same to me.

"After ascertaining that Mr. Kirk Boott was willing to join us in the enterprise, and to become the manager and agent to carry it into effect, we proceeded, through trust-worthy agents, to purchase the canal and the most important adjoining lands. It was not until these had been secured that we thought proper to visit the scene. I well recollect the first visit. It was in the month of November, 1821, and a slight snow covered the ground," &c., &c.

This letter was printed in the "Lowell Courier," and copied into other newspapers in Boston and elsewhere.

Your memoir of Mr. Jackson, published in "Hunt's Magazine" for April last, contains an account of his connection with the original purchase of the lands and water-power, constituting the present City of Lowell. The discrepancy of the two accounts can not fail to strike every one comparing them as irreconcilable, without the supposition of a decided mistake on the one part or the other. Your memoir is at variance with my statement, inasmuch as it represents Mr. Jackson as acting singly in the conception of the project, and as having made the necessary purchases single-handed, on his own account and risk; whilst I represent myself as participating fully in the original counsel, and, in conjunction with Mr. Boott, as having shared equally in all the purchases necessary to carry the project into effect.

I certainly feel a degree of satisfaction, perhaps of pride, in the part I have had in the foundation of the City of Lowell; but this consideration becomes insignificant compared with the possible imputation of putting forth claims to which I am not entitled. I will not suppose that this view of the case occurred to you, but it is apparent that your statement, passing uncorrected, might lead to such an inference.

I certainly read this part of the memoir with great surprise, because, before sending my letter to the committee, I called on Mr. Jackson for

the express purpose of showing it to him. This I considered proper, as I had used his name in it so freely. He read it carefully and thoughtfully, but so far from intimating that he saw any thing in it incorrectly stated, in reply to my remark, that it had appeared to me a proper occasion to make an authentic statement of the origin of Lowell, he expressed a decided and distinct assent.

I have since seen a paper in his handwriting (which you furnished me, and which I now return to you), giving many particulars of his early connection with the cotton manufacture, and also of his connection with the purchase of Lowell. This account is substantially the same as that in your memoir. It is without date. It was certainly written after the real facts had faded from his memory, as the existing documents show. It is impossible that it should have been written after I had shown him my letter to the committee. Mr. Jackson was eminently frank and honorable. He never would have put on record a statement so different from one I had exhibited to him and published, without a communication with me. My own idea now is, that the reading my letter recalled some circumstances which he had forgotten, but that he then realized them, and was satisfied of their correctness.

My present object is to convince you that I had good ground for every particular contained in my statement.

In the first place, my recollection is perfectly distinct of many circumstances. Our journey to Amherst, N. H., was made at the suggestion of Mr. C. H. Atherton, whom I had long known, to look at a mill privilege belonging to him on the Souhegan river, near its junction with the Merrimack. Our object was the getting up an establishment for printing calicoes; and I have no hesitation in saying, that in reference to that particular manufacture, Mr. Jackson relied more on my opinion than his own. Mr. Atherton's letter of 20th September, which I inclose, fixes the period of our visit at about the middle of September, 1821. This privilege was not thought worthy our attention.

I recollect very well being informed at Waltham, soon after our return, that, Mr. Moody being at Amesbury on a visit, Mr. Worthen, his former partner, had, after adverting to our visit to New Hampshire in search of water-power, suggested to him the purchase of the Patucket Canal and adjoining lands, and that Mr. Moody had in consequence returned to Waltham by way of Patucket Falls, which he had examined sufficiently to satisfy himself of the capability of the place, and that Mr. Jackson was making inquiries on the subject. It must have been soon after this, and doubtless early in October, that I had the interview with Mr. Jackson, of which my recollection is perfectly distinct. He called at my counting-room in Broad-street, and

taking me into the back part of the store, communicated to me that he had ascertained, through Mr. Clark, of Newburyport, the acting agent of the Patucket Canal, that there would be no difficulty in buying up a majority of the shares in the canal, and also the lands necessary to use the water-power; and that the question was, whether we should take hold of the project.

We discussed the amount which it would require to complete the necessary purchases. Mr. Jackson stated that his engagements at Waltham would not permit his undertaking the agency of the concern. He mentioned Mr. Kirk Boott, as having expressed to him a desire to undertake the management of a manufacturing establishment, and that he had confidence in his possessing the requisite talents for it. We agreed that he should consult him. Mr. Jackson left me for the purpose of doing so. He very soon returned, stating that he had had an interview with Mr. Boott, and that he was ready and desirous to join us in the purchase, and would devote his whole time as agent to carry it into effect. The whole thing was settled at once. It was agreed that it would not be expedient to mention the matter to any other persons, until we had made the purchases necessary to the success of the plan.

Mr. Clark was to be employed to purchase the necessary lands, and such shares in the canal as were within his reach, whilst Mr. Henry Andrews was to be employed in purchasing up the shares owned in Boston. I well recollect the first interview with Mr. Clark, at which he exhibited a rough sketch of the canal and adjoining lands, with the prices which he had ascertained they could be purchased for, and that he was directed to go on and complete the purchases, taking the deeds in his own name, in order to prevent the project taking wind prematurely. The purchases were made accordingly for our equal, joint account, each of us furnishing funds as required, to Mr. Boott, who kept the accounts. Formal articles of association were then drawn up, under the inspection, as I understood, of Judge Jackson. They bear date December 1, 1821, and are recorded in the records of the Merrimack Manufacturing Company, with the following caption:

"The subscribers hereunto, intending to form an association for the purpose of manufacturing and printing cotton cloth, hereby enter into the following articles of agreement." They consist of fourteen articles. The first provides for petitioning the Legislature for an Act of Incorporation, under the name of the Merrimack Manufacturing Company.

2. The capital to consist of six hundred shares.

3. Assessments to be made not exceeding one thousand dollars per share.

4. Capital may be increased—one-fifth of such increase to be divided amongst the subscribers, in addition to their several proportions, to cease after once doubling the capital.

5. Kirk Boott appointed Treasurer, for five years; salary, three thousand dollars.

6. "Whereas, Kirk Boott has, with our consent, advanced money for purchasing shares in locks and canals on Merrimack river and lands adjoining, doings confirmed and further purchases authorized."

9. Until Act of Incorporation, business shall be conducted as a majority of associates shall direct.

13. Should a majority of the original associates, subscribers hereto, decide that it would be for the interest of the whole to give to any persons shares in the stock at cost, we agree to give up in proportion to our subscription.

14. Each subscriber agrees to take and pay for the number of shares set against his name in this original subscription, on the terms prescribed in the preceding articles.

<i>Signed,</i>	Kirk Boott,	90 shares.
	Jno. W. Boott,	90 "
	N. Appleton,	180 "
	P. T. Jackson,	180 "
	Paul Moody,	60 " — 600.

It thus appears that the Messrs. Boott were associated together, and that Mr. Moody was allowed to participate to the extent of one-tenth for his agency in the discovery.

On the 9th December it was voted that the following persons may be permitted to subscribe, in conformity to Article 13 :

Dudley A. Tyng,	5 shares.
Warren Dutton,	10 "
Timo. Wiggin,	25 "
William Appleton,	25 "
Eben Appleton,	15 "
T. M. Clark,	2 "

On the 22d December it was voted, That we will sell to the Boston Manufacturing Company 150 shares, at 10 per cent. advance, to be supplied by—

P. T. Jackson,	40
N. Appleton,	40
Messrs. Boott,	40
Paul Moody,	30 — 150.

The Act of Incorporation of the Merrimack Manufacturing Company bears date 5th February, 1822. Directors were chosen 29th February. The original association was recognized as the basis of the com-

pany. Mr. Jackson and myself appointed a committee to examine Mr. Boott's accounts. His account is on record in the directors' book of records. The first entry is October 30th, 1821, crediting Mr. Jackson cash, five thousand dollars. The first charge for lands is eight thousand dollars for Nathan Tyler's farm. His deed was executed November 2d. The deeds of Josiah Fletcher, Joseph Fletcher, and Moses Cheever, bear date 21st November. They are all made to Thomas M. Clark, who executed a quit-claim deed of them, on the 18th December, to Kirk Boott, J. W. Boott, N. Appleton, P. T. Jackson, and Paul Moody, who in turn executed a quit-claim to the Merrimack Company, 18th May, 1822.

The amount charged for real estate in this account is eighteen thousand three hundred and thirty-nine dollars, forty-six cents; for canal shares, thirty thousand two hundred and seventeen dollars, eighty cents.

The accompanying extract from Mr. Andrews's books, shows that he commenced purchasing these shares 1st November, 1821, for Kirk Boott, to whom they were transferred. Mr. Clark's purchases were apparently all made in the month of November, the certificates being transferred to him.

The amount credited to the original associates is sixty-seven thousand eight hundred and fifteen dollars, sixty-two cents, in different sums, a part of which was returned to them; the whole equalized by an interest account made up on the 1st April, 1822, when the first assessment of the Merrimack Company was made payable.

I inclose a memorandum, made up at that time in Mr. Jackson's handwriting, in which I am charged two hundred and four dollars, seventeen cents, evidently my proportion of Mr. Boott's salary for the quarter from 1st October to 1st January, after which it was paid by the Merrimack Company.

It will thus be seen that the records, embracing all the early purchases, are in precise conformity with the statement made in my letter, and wholly incompatible with the supposition that Mr. Jackson made them on his own individual account. It is wholly impossible that he advanced any money, or incurred any responsibility, except in concurrence with Messrs. Boott and myself. The utmost which he can have done, before consulting us, is the making some inquiries of Mr. Clark, and it is evident they cannot have involved any responsibility whatever.

I cannot suppose that after you shall have examined the recorded facts, there can be any difference of opinion between us. Neither do I doubt that you will admit that the statement made in your memoir, viewed in connection with my letter, places me in a false position

before the public. It appears to me to involve an absolute necessity that the error should be corrected. It may be done by either you or myself, and I am perfectly willing to leave it to your option.

I am, very truly, your very obed't serv't,

N. APPLETON

JOHN A. LOWELL, Esq.

MR. LOWELL TO MR. APPLETON.

Boston, May 30, 1848.

MY DEAR SIR:—You call my attention to an apparent discrepancy between my account of the origin of the City of Lowell, in a memoir of the late Mr. Patrick T. Jackson, published in "Hunt's Merchants' Magazine" for April last, and that furnished by you in a letter to the Middlesex Mechanics' Association, of December 30, 1846.

My account was founded, as you are aware, upon a written statement by Mr. Jackson himself. On carefully collating this with your letter, it appears to me that they are entirely reconcilable. It is well known, and was always admitted by Mr. Jackson, that the scheme of establishing works for making and printing calicoes, originated with you, and that his hopes of success in that particular business rested mainly on your opinion. The manufacture at Waltham had been confined to plain or unprinted goods. To carry out this scheme, your attention had been turned to the necessity of procuring some locality with a better water-power. When Mr. Jackson proposed to yourself and Mr. Kirk Boott to join him in the purchase of the Patucket Canal and the adjoining lands, you at once acquiesced, and the whole thing was completed at your joint risk and expense, before it was offered to the proprietors of the Waltham Company.

So far both accounts agree. But Mr. Jackson says that previously to making this proposition to you, he had taken measures to secure this property, and incurred risk and responsibility. I do not see that this conflicts in the slightest degree with your statement. The moment the project was presented to you, you heartily concurred in it, and assumed your part of the expense and hazard. This is all you say in your letter to the association. That expense and hazard was in no degree diminished by the fact that Mr. Jackson had conceived the scheme and taken the first steps for its execution. The only reason why I did not relate in my memoir your share in the honor of this enterprise, was that I thought it more proper in an obituary notice to avoid naming any person still living.

I am, with much respect, your most obed't serv't,

J. A. LOWELL.

Hon. NATHAN APPLETON.

MR. APPLETON TO MR. LOWELL.

BOSTON, June 2, 1848.

DEAR SIR:—I have yours of the 30th ult. I can hardly agree with you that the discrepancy between my letter to the Middlesex Mechanics' Association and your memoir of Mr. Jackson is so slight as you seem to view it. However, with your explanation I am content, and in order to place the matter right before the public, shall publish this correspondence, through the medium of "Hunt's Magazine," in which work your memoir first appeared.

I am, very truly, yours,

To JOHN A. LOWELL, Esq.

N. APPLETON.



The following is the letter of Mr. Appleton, as published in the "Lowell Courier":

[From the Lowell Courier.]

"The Middlesex Mechanic Association have recently placed in their hall a full-length portrait of Hon. Nathan Appleton. The following letter from Mr. Appleton is published by the direction of the Association, as containing facts which are of interest, and worthy of record."

BOSTON, December 30, 1846.

GENTLEMEN:—It is now two years since you, as a committee, communicated to me a resolution of the Lowell Mechanics' Association, requesting me to sit for a portrait to be placed in the hall of that institution. To this request I at once signified a ready compliance, and I now have the pleasure to inform you that the portrait has been completed by the distinguished artist, Healey.

I consider myself indebted for this invitation to my connection with the original foundation of the City of Lowell. Under this idea, the figure is represented as contemplating the process of calico-printing by the presses of the Merrimack Company, the first establishment formed for this purpose in the United States.

As connected with this fact, and as constituting the germ of the present City of Lowell, the following circumstances may be thought interesting.

Mr. Patrick T. Jackson and myself had been amongst the original

associates who established the Boston Manufacturing Company at Waltham, in which the power-loom was first brought into successful operation on this side the Atlantic. The success of that establishment had satisfied us that the time had arrived for undertaking the manufacture and printing of calicoes; and in the summer of 1821 we made an excursion into New Hampshire, in search of a suitable water-power.

Soon after our return, the idea was suggested to Mr. Jackson of purchasing the stock of the Patucket Canal, on the Merrimac river, together with such lands as might be necessary for using the great water-power which might be created by its enlargement. He communicated the same to me. After ascertaining that Mr. Kirk Boott was willing to join us in the enterprise, and to become the manager and agent to carry it into effect, we proceeded, through trust-worthy agents, to purchase the canal and the most important adjoining lands. It was not until these had been secured that we thought proper to visit the scene. I well recollect the first visit. It was in the month of November, 1821, and a slight snow covered the ground. The party consisted of Messrs. P. T. Jackson, Kirk Boott, Warren Dutton, Paul Moody, John W. Boott, and myself. We perambulated the grounds and scanned the capabilities, and it may be worth recording, that so sensible were we of its future importance, that I distinctly recollect the remark made by one of the party, that some of us might probably live to see the place contain twenty thousand inhabitants. We proceeded with new associates to organize the Merrimack Manufacturing Company, with a capital of \$600,000, to which corporation the whole property was conveyed. The enlargement of the canal was finished during the two following summers, and on or about the 1st day of September, 1823, the first water-wheel performed its revolutions. The city now contains, I am told, upwards of thirty thousand inhabitants.

I certainly look back with satisfaction upon the part which I have had in leading to this result. I do not say this with any reference to pecuniary interest. I could not say it, did I not conscientiously believe that the introduction of the cotton manufacture has added greatly to the mass of human happiness in those immediately concerned in it, as well as to the aggregate wealth and prosperity of the whole country. I could not say it, did I perceive in the system any tendency towards a relaxation of the moral purity which has ever been a characteristic of our beloved New England. My mind was early turned to a consideration of this question. I could never perceive any just ground for the opinion which formerly prevailed extensively, that occupation in manufactories was less favorable to

